



TODAY

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£18bn Bill Gates poised to become the richest man in history



Gates doubled fortune.

By QUENTIN LETTS
IN NEW YORK AND
MARK HENDERSON

BILL GATES, the American computer entrepreneur, last year doubled his fortune to \$29 billion (£18 billion) on the back of a stampeding bull market, setting him well on the road to becoming the greatest human wealth accumulator in the world — ever.

Mr Gates, 41, the former computer nerd who in 1975 dropped out of college to co-found Microsoft, benefited from a rampaging American stock market which this week broke

another of its own, vertigo-inducing records. To heady cheers around Wall Street, the Dow Jones industrial average broke through the 7,000 mark.

The latest rise on the New York Stock Exchange has been unprecedentedly swift. It took only four months for the Dow Jones — which did not break through the 3,000 barrier until 1991 — to rise 1,000 points.

In the past year, Mr Gates has seen his wealth increase by \$42.5 million (£26.5 million) a day. When he gets up in the morning, he is effectively \$20 million richer than he was when



Morgan: left \$50 million

Target the young, say NHS advisers

Birth control urged for 11-year-olds

By JEREMY LAURANCE, HEALTH CORRESPONDENT

CHILDREN as young as 11 should be offered free condoms and advice on sex to reduce Britain's high rate of teenage pregnancies, according to a key Government advisory body on health research.

In the most authoritative review of research on sex among teenagers, including those below the age of consent, the controversial report by the NHS Centre for Reviews and Dissemination says that school-based sex education supported by clinics providing contraceptives is the best way of preventing teenage pregnancies.

The disclosure provoked anger last night from Conservative MPs and organisations promoting the family. Dame Angela Rumbold, Tory MP for Mitcham and Morden, said: "Surely these groups have better things to do than give this sort of advice. I am certain that this is a matter for parents and it should be left to parents to decide the age at which these issues should be addressed. It is difficult to set an age but it certainly should not be at the age of 11."



God Save the Queen will make a comeback at today's rugby game in Dublin

Irish reject minute's silence

By NICHOLAS WATT, CHIEF IRELAND CORRESPONDENT

PEACE campaigners reacted furiously after rugby's governing body in Ireland rejected a request to hold a minute's silence before today's match against England in memory of the soldier murdered this week by the IRA.

The STOP peace group, which campaigns against terrorist violence, accused the Irish Rugby Football Union of throwing away a great opportunity to send a message of reconciliation from Dublin to Britain.

The group said that a tribute to Lance Bombardier Stephen Restorick would have been particularly poignant today because *God Save the Queen* will be played at Lansdowne Road for the first time before a rugby match.

Outrage over Lawrence case 'trial by media'

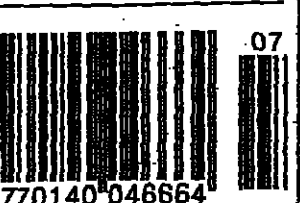
By LIN JENKINS, RICHARD DUCE AND KATHRYN KNIGHT

LAWYERS acting for five men named by the *Daily Mail* as murderers of black teenager Stephen Lawrence said yesterday they were outraged. But amid a furor over allegations of trial by media, the Lawrence family welcomed the newspapers' decision to name those acquitted of his killing and his challenge to them to sue if they are innocent.

Michael Howard, the Home Secretary, said: "The *Daily Mail* haven't done anything against the law, unless of course these men claim that the piece has been defamatory and that's a matter for them." However, legal experts and Roger Gale, chairman of the Conservative backbench media committee, said the newspaper had "acted as judge and jury".

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WI backs the strippers in spite of vicar's protest

By ALAN HAMILTON

STRIPPERS and blue comedians will be welcome in the village hall at Shotley, near Ipswich, Suffolk, thanks to support from the Women's Institute and other users who have outvoted the objections of the local vicar.

Their protests at the riotous laughter and disgusting jokes filtering through the wall forced the village hall management committee to ask all the building's users whether they wanted the salacious evenings to continue. By a majority, they did.

The WI, displaying an unexpected streak of libertarian democracy, voted in favour. So did other hall users, including the local branch of the Royal British Legion, the Over 60s Club, the carpet bowls, outdoor bowls and football clubs, the community council and the drama group.

Mr Spittle said he objected to the strip shows and vulgar comedians on moral grounds. However, Carol Wilkins, 56, the WI representative, said yesterday that 25 of her members had voted to allow strip nights, and only five had objected.

Councillor Clare Sullivan, an Ipswich schoolteacher, who objected to the decision to allow the shows, said that she was nonetheless pleased that the community had been consulted. She was at the council meeting in the next room last December when she and the vicar were forced to leave.

"From my seat I had to listen to every word. The whole flavour of the evening was men having a jolly good time at the expense of women, who were excluded," she said.

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Details on Monday

BALLOT '97
Your essential guide to the key election issues
On Monday, higher education

Online debate means election is virtually under way

BY VALERIE ELLIOTT
WHITEHALL EDITOR

THE general election campaign was launched on the Internet in the House of Commons yesterday. Ministers, Labour frontbenchers and MPs have signed up to a new *Politician's Forum* which allows voters to question them from the comfort of their own homes.

The forum aims to bring a new dimension to a political question time. But while MPs yesterday were able to view a pilot of the service, anyone wishing to engage in a sparring match with a politician must wait until Monday to debate future transport policy and the British constitution.

The forum has been devised by UK Citizens Online Democracy - a non-partisan and non-profit-making company funded by the Joseph Rowntree Charitable Trust - to see if the Internet has any influence on politics. Some political experts believe that the impact of the Internet could swing votes in marginal constituencies in this year's election. *Politician's*

Forum will run throughout the election campaign. Towards polling day a live radio phone-in is being planned to link up politicians and voters who have debated on-line. Douglas Henderson, a Labour frontbencher, who will give his party's case about the constitution, said last night: "It will be rather like taking part in a football match without a referee. But as a party we are taking this very seriously. People will have direct access to us."

Nigel Evans, the Tory MP for Ribbles Valley, will also debate the constitution. He is one of the few Tory MPs to have mastered the Internet. "This is the perfect way to get into someone's home and put ideas across. It is also a good way of contacting young people."

In a separate move schoolchildren are also being urged to use the Internet to cast their election votes. The Hansard Society, with BBC's *Newsround*, is organising a general election for schools. Leading politicians will take part in the debates and Peter Snow, the BBC's political commentator, will analyse the results as they come in from schools around the country.

'Day after day shows more prosperity'

Blair is scared of waiting until May, says Major

BY ANDREW PIERCE AND JILL SHERMAN

JOHN MAJOR attempted to turn the tables on Tony Blair yesterday, by accusing him of trying to trigger an early election in fear that the improving economy would deliver victory to the Tories in May.

It also emerged that the Prime Minister is preparing for a five to six week election campaign, which would probably be announced at the Central Council meeting in Bath on March 14. Senior party sources said it would take about five days to agree to get the legislation sorted out between the main parties before Parliament was dissolved. The official campaign would then be launched, leading up to an election on May 1.

Mr Major has already signalled his own appetite for a long campaign, and party strategists now admit that this may be the only way to start bringing down Labour's lead in the polls. The Prime Minister, speaking at the Welsh Tory Party conference in Mostyn, mocked Mr Blair as a man in a hurry: "Labour want an early election because they don't want people to see what is happening in our economy. Day after day shows growth and prosperity."

There was a feeling that the difficult and unpopular decisions taken by the Government were now bearing fruit, he said. Economic prospects where the "best in living memory of most people."



Major holds a Valentine card from Welsh Conservatives

Labour says more firms would pay windfall

BY ARTHUR LEATHLEY
POLITICAL CORRESPONDENT

LABOUR is preparing legislation to broaden the scope of the proposed windfall tax to more privatised utilities, it emerged yesterday. It wants to make large companies beyond the water and electricity industries liable to the tax, which is expected to raise between £3 billion and £10 billion.

British Gas, BT, Railtrack, Associated British Ports and BAA, the airports authority, would be covered by enabling legislation listing the statutes affected by the tax change. BA, formerly British Airways, is not covered in the legislation which would be introduced within the first six weeks of a Labour government.

Labour made clear that, although the legislation would enable the Government to tax any of the companies, it did not mean that they would automatically have the levy imposed. The success of regulation, degree of monopoly and the scale of profits would be considered first.

A utilities analyst at stockbroker SGST said the move could reduce the impact of the tax on the water and electricity industries. "If it were extended to the likes of BAA, BT and Railtrack it would dilute the effect for the water and electricity companies."

Labour responded to criticism by Clare Spottiswoode, the gas industry regulator, of the possible taxing of British Gas by making clear that the party intended to introduce a single energy industry regulator to replace separate posts for electricity and gas.

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Furore at 'murder trial by media'

absolute worst. We have a judicial system in this country and for all its faults, it has stood the test of time."

Nigel Pascoe, QC, chairman of the Bar Council public affairs committee, said: "Whatever the failure of investigation or the lack of evidence, it is not for the press to act as judge and jury."

The Lawrence family said the newspaper's action exposed the defects in the criminal justice system which has failed to see a successful prosecution. Lawyers acting for the family are planning to bring a civil action against the five men.

Imran Khan, the Lawrence's solicitor, said: "Mrs Lawrence was pleased because here is a national newspaper which is taking steps which no other organisation has done."

Peter Wright, the *Mail's* deputy editor, said: "We thought very carefully about it, and it was not an approach we took lightly, but we believe the seriousness of the case and the issues it raises demands this sort of approach."

He said that Mrs Lawrence's unhappiness with the case, the failure of witnesses to cooperate and the arrogance of the five men to answer questions at the inquest had been the reason behind the decision.

Brown promises a million: no increase in income tax

BY JILL SHERMAN, CHIEF POLITICAL CORRESPONDENT

GORDON BROWN sent personalised letters to one million households in marginal seats yesterday pledging that Labour would not raise income tax.

The letter-out coincided with a new poster launched and signed by Tony Blair which bears the same message - that a Labour government would not raise income tax in the lifetime of a Parliament.

The poster features a picture of Mr Blair beside the slogan "Labour's five-year tax pledge: no increase in income tax rates."

The joint offensive follows signs in some of the polls that Labour has yet to convince voters that it will not put up taxes.

The letter from the Shadow Chancellor says that the basic rate and top rate of tax would remain untouched at 23p and 40p, and that he would also move to a starting rate of 10p. He also confirms that Labour

would reduce VAT on fuel from 8 per cent to 5 per cent and gives a pledge not to extend VAT in certain areas, such as food, children's clothes, books and newspapers.

He adds: "There is much to be done in Britain but new Labour will not make promises which it cannot keep. Just as you would not spend money that you do not have, I will not make spending commitments which I cannot pay."

Mr Brown sets out Labour's only spending pledges: smaller class sizes, cutting waiting lists and getting more young people into work.

Chief Treasury Secretary William Waldegrave insisted that the Labour leadership had now signalled tax increases in other areas. "Tony Blair's poster launch lets the cat out of the bag," he said.

The implication is absolutely clear: that Labour would start to pay for its £30 billion of spending pledges by cuts in allowances.

The two Labour initiatives coincided with the launch of a free-sheet Labour newspaper, *The Rose*, which again spells out the tax message. It also warns voters against letting the Tories in by voting Liberal Democrat. A lighter article lists "20 things you did not know about Tony Blair", including that his favourite meal is fish and chips. He gave up smoking on his wedding day and he is "a mimic who takes off most of the Cabinet."

The *TUC* yesterday launched a £1 million advertising campaign to convince workers to use their votes in the coming election to win greater employment rights. The campaign, funded by many of the major trade unions, includes a cinema advertisement aimed at younger workers.

Prison Service fails to fill boot camp

BY RICHARD FORD, HOME CORRESPONDENT

THE second boot camp for young offenders will be only a third full when it opens next week. The Prison Service has been able to find only between eight and 12 suitable candidates for the 32 places to endure the strict discipline of the Military Corrective Training Centre in Colchester, Essex.

The boot camp at the Army's "glasshouse" opens on Thursday with a group of offenders who pose no threat to the public and are unlikely to want to escape from a tough, spartan regime of drill and training. The selection process shows that thousands of the toughest young criminals aged 17-21 will not be sent to the Government's

not be a danger to the public. They must also be suitable for open prison conditions, which means trusted to live in premises without a perimeter fence or wall.

Up to 300 Army, Royal Navy and RAF offenders can be held at the centre for crimes including theft and drug dealing. The young offenders sent to the camp will sleep in a separate building and only mix with servicemen in workshops. The civilians will not wear military uniforms and there will be no rank structure.

Harry Fletcher, assistant general secretary of the National Association of Probation Officers, said: "It is a

Gates riches

Continued from page 1

today, and at 41, Mr Gates is well placed to better that. Statistical comparison is not easy, but even such a legendary moneybags as Jakob Fugger, the 16th century German banker to the Holy Roman Emperor Charles V - who was known as Jakob the Rich for his pile - probably shrinks alongside the fortunes of late 20th century America.

Leland Montgomery, investing editor of *Worth*, the Manhattan magazine which monitors America's burgeoning billionaires, said yesterday: "Bill Gates's ability to accumulate wealth is unprecedented in the history of mankind, and the great thing is that he is being cheered on by ordinary Americans."

Before the Nineties there was a backlash in America against excessive corporate rewards, but now people respond with enthusiasm to the

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Briton 'was killed over her anti-fascist sticker'

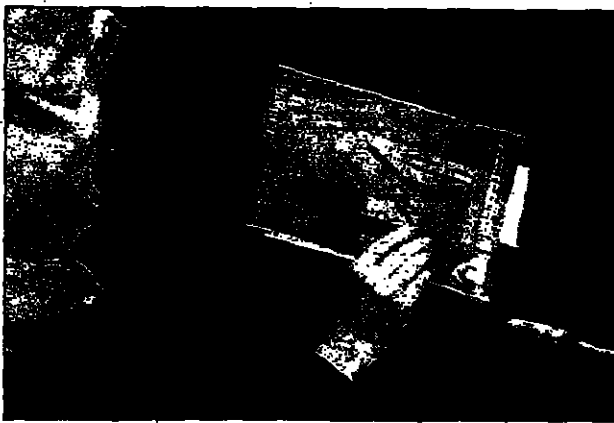
By A STAFF REPORTER

A BRITISH woman living in Germany was savagely murdered by neo-fascists angered by a "Nazis Out" sticker on her rucksack. Patricia Wright, 23, was handcuffed, raped, beaten and choked before dying of multiple stab wounds, a court in Essen was told.

Miss Wright had met Thomas Lemke, by chance at a railway station and given him her address. Six months later Mr Lemke, 27, arrived at her flat in Bergisch-Gladbach, near Cologne, with a pump-action shotgun hidden beneath his coat, the prosecution alleges.

When Miss Wright gave him a glass of milk he pushed the gun in her face, handcuffed her and raped her on her bed. Then, helped by an accomplice, he strangled her with a bootlace, and battered her with a heavy lump of pottery before stabbing her 91 times in the back with a flick knife.

Mr Lemke told police that the sticker marked Miss Wright as an "inferior being" whose life was worthless. Miss Wright's father Michael Wright, 50, who had travelled from his home in Dulwich in southeast London, for the



Thomas Lemke hiding his face as he arrives at court

case, buried his head in his hands as he heard how his daughter died.

"I've read the files but I had to be here to see the brute who killed her," he said. "Just reading the evidence is enough to send a chill down my spine."

"I know Patsy's flat and I can see the scene in my mind. Lemke was screaming at her 'You Bosnian whore' — probably she had a sticker or badge somewhere to protest about the treatment of refugees."

"Just like my little Patsy — she had dozens of these badges. She was so young and innocent, full of ideals. The

whole time she didn't say a word. She suffered from asthma — as a child I used to carry her in my arms into the garden when she had an attack."

"Perhaps the shock caused another attack. My little girl must have been too terrified to even open her mouth. It's all so horrible."

"The funeral cost me more than £4,000 and my ex-wife and I wrote to the Germans asking for financial assistance. They sent back a cold, official letter saying we might qualify for about £220."

"We were sickened. We agreed they could keep it. We

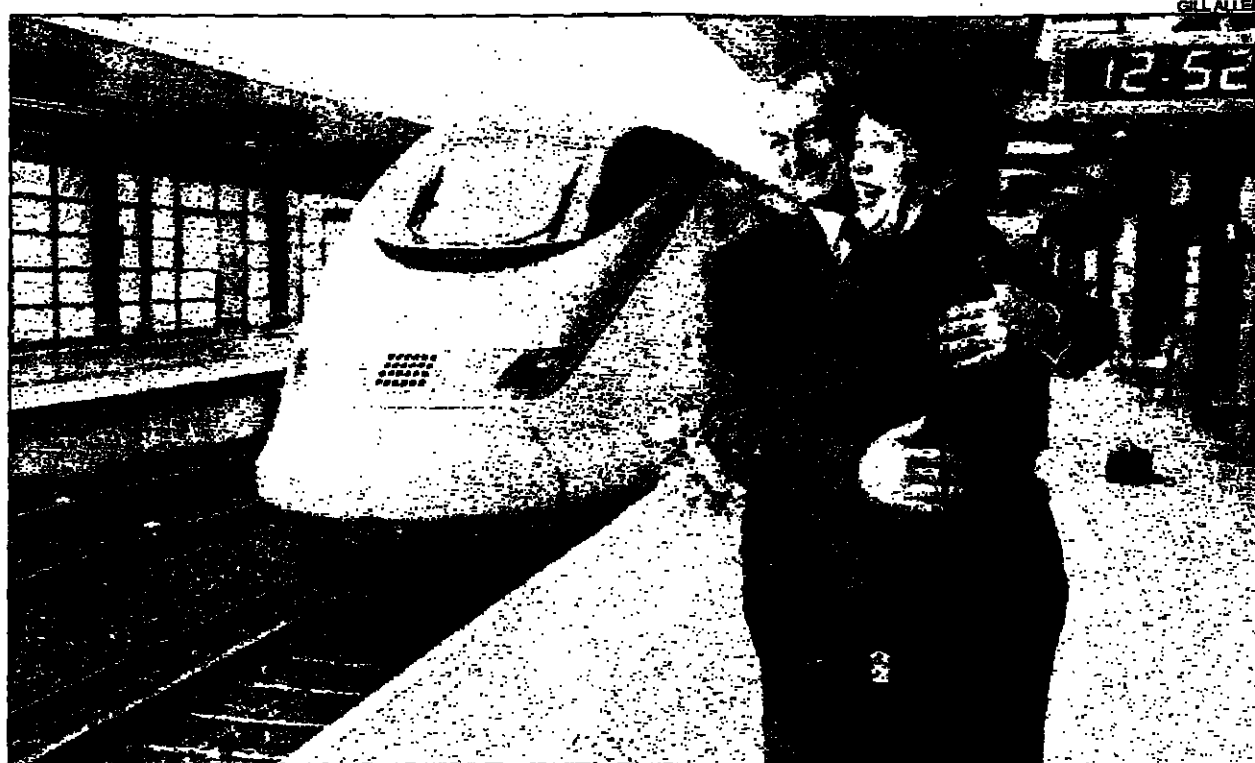
had no other letters from anybody in the Government to say how sorry they were or any expression of sympathy."

The court heard that Mr Lemke killed a 26-year-old fellow neo-Nazi fearing that he was a police informer, and was also responsible for the murder of a young German woman. There were gasps in the public gallery as the prosecution described how Dagmar Kohlmann, 25, came to die in July 1995 after being bundled into a car boot and driven to a wood.

Then Mr Lemke led her to a spot where he dug a shallow grave. First he tried to strangle his victim. He is alleged to have then smashed her skull with the spade before burying her.

When police raided his flat they uncovered an arsenal and found photographs of Mr Lemke on "military exercises" with other neo-fascists. Hans-Christian Guehr, prosecuting, said: "In jail Lemke has shown no remorse. He says his victims were 'human dogs'."

A second neo-Nazi, Marcel Muehlring, is charged with complicity in Miss Wright's murder. He is alleged to have helped strangle her with the bootlace. The trial resumes next week.



Marriage lines begin for Euro tunnel of love

granted a wedding licence last year. The Valentine bride, a 44-year-old manager of an old people's home, said: "She wanted to get married in the tunnel on board the train, but when I rang I found they did the next best thing."

She met her future husband when she moved into a house

on his milk round in Watford. Mr Cooke, 50, who has two adult sons from a previous marriage, said: "She stuck a note outside her door asking for bacon and milk, and it really all started from there."

Eurostar staff presented the couple with a red, heart-shaped wedding cake. There-

sa Smith, the station manager, said they had received many requests from couples wishing to marry aboard trains, but this had not been possible. The waiting room — officially known as the VIP lounge — was the next best thing.

"I think it's a very romantic setting," she said. "More weddings are booked in the next few months." A Eurostar spokesman said the weekend was one of their busiest, with all trains fully booked.

Grobelaar saves lost him £125,000, jurors are told

By KATHRYN KNIGHT

JURORS trying match-rigging allegations against Bruce Grobbelaar yesterday scrutinised his goalkeeping in a 3-3 draw between Liverpool and Manchester United recorded on video.

Mr Grobbelaar, 39, listened intently as the commentator praised his performance in the match at Anfield in January 1994. But Winchester Crown Court was told that in a secretly-filmed discussion between Mr Grobbelaar and Christopher Vincent, a prosecution witness, the goalkeeper referred to the game and said he lost £125,000 after instinctively making two good saves.

On the video, the commentator shouted "wonderful save by Bruce Grobbelaar" and "great save from Bruce" after he saved goal-bound shots from Ryan Giggs and Roy Keane of Manchester United.

Rodney Klevan, QC, for the defence, asked Mr Grobbelaar if he had been proud of his performance. Mr Grobbelaar replied: "Yes, I was."

Asked which save he was most proud of, he said: "Both of them. Giggs turned one way and hit a tremendous shot. Keane's was in a very, very hard area where goalkeepers are prone to let goals in — down by their feet."

The jury also saw a brief extract in which an unsmiling Bruce Grobbelaar was seen being congratulated by team mate Neil Ruddock at the end of the game. David Calvert Smith, for the prosecution, asked: "Is that the face of a man who lost a lot of money?"

Mr Grobbelaar replied: "That's the face of a person who let in three goals against our biggest rivals."

He was asked about the videotape of a conversation with Mr Vincent in which he said he had accidentally dived the wrong way.

He said: "I was intending to save them and I went the right way. — 'Did you intend to sell your team short in any of those games?' Mr Klevan asked. Mr Grobbelaar said: 'I never sold my team short, ever.'"

He told the court he had deliberately strung Mr Vin-

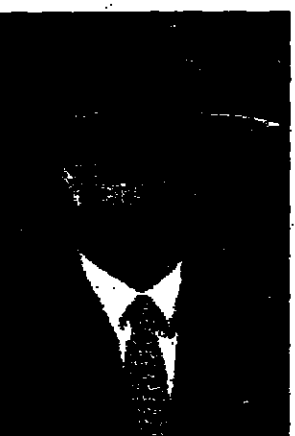
cent along, in order to report him to the authorities. "I wanted to know who Vincent was working with. I went along with his little charade. I put a little bit of my stories in there to make it feasible for him to look at. The ultimate plan was for him to give me the names and payment and for me to go to the authorities," he said.

The prosecution has alleged that former striker John Fashanu and goalkeepers Mr Grobbelaar and Hans Segers were paid by a Far Eastern syndicate to fix results. Heng Suan Lim, a Malaysian businessman, acted as the link with the players, it is claimed.

Mr Lim, 31, Mr Fashanu, 34, and Mr Segers, 35, deny conspiracy to give and accept corrupt payments to improperly influence or attempt to influence the results of football matches from February 1, 1991 to November 9, 1994.

Mr Lim, Mr Fashanu and Mr Grobbelaar, 39, also deny conspiracy to give and accept corrupt payments to improperly influence or attempt to influence the results of football matches between November 1, 1992 to November 9, 1994. Mr Grobbelaar also denies corruptly accepting from Mr Vincent £2,000 as an inducement or reward for improperly influencing or attempting to influence the result of a football match or matches on November 3, 1994.

The trial continues.



Grobelaar, jury saw video of derby match

Inquiry call over Concorde BT pair

By STEPHEN FARRELL

AN MP is demanding an investigation into how two BT computer experts from the same office beat millions of callers to win £10 seats on Concorde.

John Marshall, Tory MP for Hendon South, made the call as Neville Secular and Dean Perry apparently failed to turn up with other winners for the Valentine's Day seats they had booked on the flight to New York. British Airways declined to say if the two men and their partners had been sneaked onto Flight 001, had taken another Concorde, or had cancelled their tickets.

Mr Marshall said it was "far too much of a coincidence" that the pair should both be among the first 190 callers to a British Airways 0345 hotline which received 30 million calls on Tuesday night. He called on BT to investigate potential flaws in the system and said employees should be banned from taking part in future competitions.

"BT should, in order to improve their good name, offer to pay for another two couples to enjoy what is effectively a free holiday," he added.

A BT spokesman said: "If Mr Marshall is going to make a formal complaint we will obviously consider what he's got to say but until and unless he does that, we cannot make any other comment. If there is anything to be investigated, we will do so."

Mr Secular's father, Edward, said yesterday he had no idea where his son went after leaving his house in Orpington, southeast London, in the morning for the airport.

"I've not heard anything from him since and I don't know where he is," he said. "He's been told to keep a low profile."

His 25-year-old son insists he and Mr Perry, from Essex, dialled the 0345 hotline number in the normal way from the office they share in the Data Build division in Holborn, central London.

BT maintains the telephone offer was a "lottery" and that there was no way of cutting the odds.

'Disreputable' vintner exploited clients

By JOANNA BAILE

A COMPANY exploiting fears of a pre-millennial champagne drought cheated customers out of thousands of pounds by selling low-grade champagne at inflated prices, the High Court was told yesterday.

The Department of Trade and Industry is so concerned that customers are being "seriously misled" that it asked Mr Justice Carnwath to take

emergency steps to wind up the London-based firm, Forrester Lamego Ltd, which advertises in national newspapers. Philip Heslop, representing the department, told the court how the company offered a "large profit potential" for investors in champagne and port. Products of "questionable quality" were being sold at vastly inflated prices to customers who believed the "thoroughly disreputable" company's claims. He said that Cartier

Champagne, for example, was being sold at a 272 per cent mark-up.

Mr Heslop said that customers would lose money instead of making a profit. "There is no way one could recover the difference, never mind regard it as an investment," he said.

Customers were also liable to pay hidden costs such as VAT and unpaid duties. Mr Heslop said the company logo boasted "vintners of distinction" whereas it was set up only last August

under the directorship of Stephen Cleeve. It operated from offices in central London with eight unskilled telesales staff.

Christopher Pymont, representing the company, asked the judge not to send in the official receiver until after a full hearing next Friday. He said an advertisement had been placed in tomorrow's Express on Sunday magazine, but he said the company would change its business procedures.

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Brawling shinty family banned from field of play until 2001

By GILLIAN BOWDITCH, SCOTLAND CORRESPONDENT

A FATHER and his two sons have been banned from playing shinty for the rest of this century after a brawl involving 18 players that brought a cup match to an early end.

A special meeting of the Camanachd Association's disciplinary committee decreed its most severe punishment ever for Robert Duffy, 38, and his sons Alan and David, who play for Oban Celtic.

They were banned from all shinty packs until 2001 after they were judged to have started a fight during a game against Inveraray, a team from Argyllshire, on February 1.

The incident began when

Alan became embroiled with another player. His father stepped in to help, joined by his brother. At the height of the brawl, 18 of the 24 players had downed their canans (shinty sticks) and waded in.

The referee abandoned the match and reported the players. Each club was fined £250, which will be waived if their players keep out of trouble for a year. Both have been banned from further participation in this year's Aberdeen Considine Cup.

Shinty — camanachd in Gaelic — is probably the oldest organised team game in Western Europe still played to the original rules. In

563 Columba left Ireland for Scotland in the wake of a quarrel said to have broken out during a game of shinty, and it may have been introduced to Scotland by his followers.

A spokesman for the Camanachd Association said: "The disciplinary committee has never dished out a stiffer sentence in its history and, believe me, there have been some heated incidents on the field of play."

No one from the Duffy family was available to comment. Alan McKie, secretary of Oban Celtic, said the three players were not renowned for tough play.

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Student teachers face spelling tests before taking class

By John O'Leary, Education Editor

STUDENT teachers will have to demonstrate their own grasp of grammar, spelling and punctuation before they teach children to read and write, under plans to be announced by Gillian Shephard, the Education and Employment Secretary.

The first national curriculum for teacher training will require colleges and university education departments to make similar checks on trainees' competence in basic arithmetic if they are to teach primary mathematics. Detailed proposals will be released next Tuesday.

An outline of the curriculum, leaked to *The Times* Educational Supplement, shows that teachers will be required to demonstrate an ability to conduct whole-class teaching, maintain discipline and deliver interesting lessons. A tough stance on teacher training is one of Mrs Shephard's key commitments in the pre-election period, and she has promised to implement the "biggest ever shake-up" from next September if in office.

When she commissioned the Teacher Training Agency to draw up a curriculum last September, Mrs Shephard said: "It has become increas-

ingly obvious to everyone that too many newly qualified teachers, through no fault of their own, lack the teaching skills they need." In primary training, she promised to focus on student teachers' subject knowledge and their ability to put over the basics.

The Education and Employment Department refused to comment on the report in advance of publication, but a spokeswoman said that proposals would be wide-ranging. The agency has developed the curriculum after consulting the teaching profession and training institutions. Four documents will set out proposed requirements for primary training in English and mathematics, rules for the new courses, and the standards to be set for qualifying.

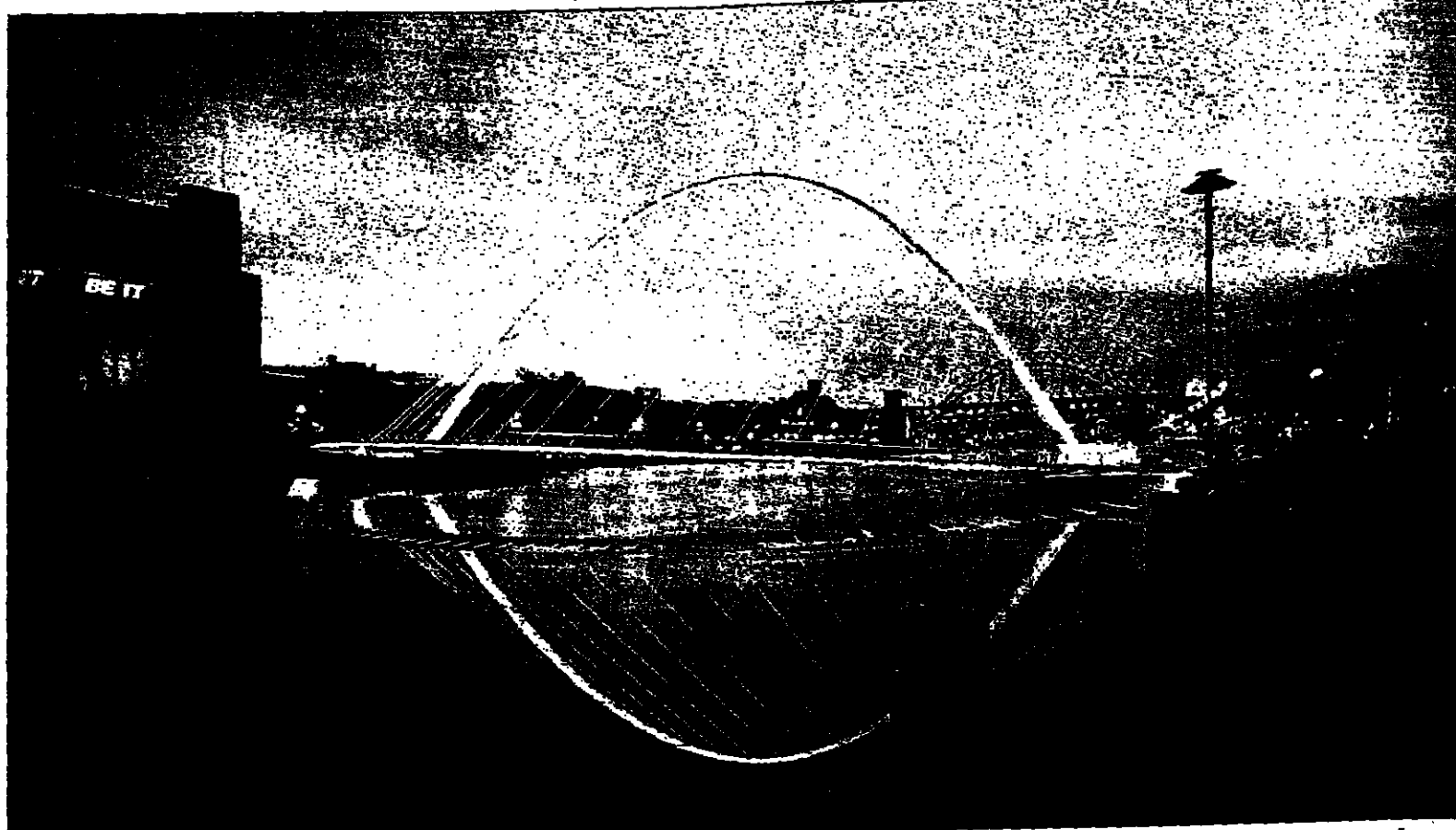
Ted Wragg, Professor of Education at Exeter University, said: "I am not in favour of a curriculum set by government, but I don't think it is unreasonable at all to say that those who are teaching something should be competent at it themselves. Students have to have GCSE English to get on to a course, so they should be able to do these things already." The curriculum is not expected to demand tests of grammar or spelling, but Pro-

fessor Wragg said that higher education institutions might have to introduce tests if they were required to vouch for trainees' competence.

Labour has also promised teacher-training reforms. A party spokesman said: "Teaching methods that are modern versions of traditional methods do make a difference. As part of the training curriculum, teachers must be able not only to master them, but be encouraged to use them in the early years of teaching reading. We are in favour of having a probationary year for teachers because 46 per cent coming out of training say they have not got the confidence to teach in a classroom."

This week the Office for Standards in Education reported on its first round of inspections of primary training, saying that standards were "mostly sound" but adding: "In a significant minority of cases, students' practical competence in the teaching of reading is insecure."

In mathematics, inspectors found that students' knowledge was "generally at least adequate to teach the lessons they plan" but a few courses failed to create the necessary confidence and competence.



An artist's impression of the bridge, which locals have likened to a giant eyelid opening to let ships through. It would link to an arts complex

Curved bridge puts new twist in Tyne row

By Paul Wilkinson

PLANS for a futuristic curved bridge across the Tyne which would swivel upwards along its axis, allowing ships to pass beneath, were unveiled yesterday. But the link, a key part of a £100 million riverside music and art complex to rival the South Bank in London, is threatening to lead its promoters into a clash with the owners of an eight-acre section of the projected arts site, who are pressing

ahead with a planned development of 300 homes there.

The land had been earmarked by civic and arts leaders on Tyneside for a £35 million regional music centre to provide a home for the Northern Sinfonia. Martin Bell, of Bridon Ropes, which had a works on the site until 1993, said the homes plan had been under discussion for a long time. "We intend to fight them all the way to a public inquiry."

A Gateshead council spokesman

said it would use a compulsory purchase order if necessary.

The arts complex would also take in a 1940s concrete grain store on the southern bank of the Tyne. It would be turned into a visual arts centre with galleries, workshops and recreational facilities. The new £15 million pedestrian bridge is intended to tie in with the Quayside docklands reclamation on the northern bank.

It is only a short distance down river from the famous arch of the Tyne

Bridge, which its designers say: it mirrors. Locals have likened it to a huge eyelid blinking open to allow river traffic through.

The design by the civil engineers Gifford and Partners and Chris Wilkinson Architects won an international contest. It should be complete by 2000 if it gets funding from the Millennium Commission. The horizontally curved walkway is linked obliquely by metal suspension rods to a 40-metre high vertical arch.

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Universe could be a billion years older

By Nick Nuttall, Technology Correspondent

THE Universe may be 10 per cent bigger and a billion years older than the last set of measurements made it, scientists said yesterday.

A "cosmic ruler", used since the 1920s and the measuring stick for the size of the Universe, is wrong and needs revising, they claimed. The scientists estimated that the oldest stars were about 11 billion years old, making the Universe 12 billion years old.

The findings, disclosed at a meeting in London of the Royal Astronomical Society, are based on observations from the Hipparcos satellite launched in 1989 by the European Space Agency.

Professor Michael Feast of the University of Cape Town, who made the discovery with Dr Robin Catchpole of the Royal Greenwich Observatory, said yesterday: "We judge the Universe to be a little bigger and therefore a little older by about a billion years." The size and age of the Universe is based on the measurements of regularly

winking stars called cepheids, the nearest of which are some 1,000 to 2,000 light years away. By taking the pulse rates of these "standard candles" and measuring their brightness, astronomers can work out how far each one is away.

It allows them to make fairly accurate stabs at the size of the expanding Universe by mapping out the distance of the candles. Hipparcos, named after the Greek astronomer who produced the first star map in 150 BC, was able to make more accurate measurements than ever before from its position outside the atmosphere.

Previous studies by scientists using observations from the Hubble Space Telescope had suggested that the Universe might be as young as nine billion years old, making the oldest stars even older than the Universe itself. "I hope we have cured a nonsensical contradiction that was a headache for cosmologists," Professor Feast said.

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Husband is fined for assault on councillor

Dr Who lands in the middle of a £22m lawsuit

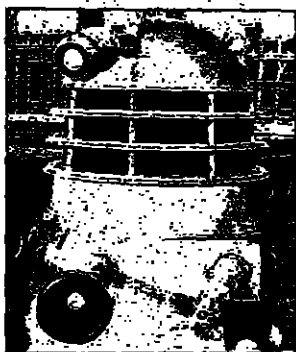
By JOANNA BALE

THE *Dr Who* television series is at the centre of a £22 million dispute. The BBC said yesterday that it would "vigorously contest" accusations that it had reneged on a deal for a feature film.

A consortium of three film-makers and other backers, including the pop stars Bryan Ferry and John Miles of Dire Straits, issued a writ in the High Court yesterday seeking immediate compensation for £1 million they say they lost when the deal failed. They are also claiming damages of £21 million for potential profits from the three film versions of *Dr Who* they had planned to make.

The consortium, known as the Daltreys, says it negotiated exclusive film rights to the *Dr Who* film after the television series was axed. Leonard Nimoy, the American actor and director who played Mr Spock in *Star Trek*, was recruited as director. Alan Rickman was about to be cast as the Doctor in January 1994 when the BBC announced it was going ahead with a rival American version involving Amblin TV, Steven Spielberg's company.

The American film, which was eventually made by a third company and which



The Doctor had enough trouble with the Daleks

starred Paul McGann, flopped when it was released last year.

The film-makers — George Dugdale, John Humphreys and Peter Litten — say they invested everything they owned, including savings and second mortgages on their homes, to raise the £440,000 for the film rights. They claim that the BBC blatantly "breached its undertaking" with the Daltreys.

Mr Humphreys said yesterday: "We have been ruined by the BBC. They made every effort to ensure that the project did not get off the ground."

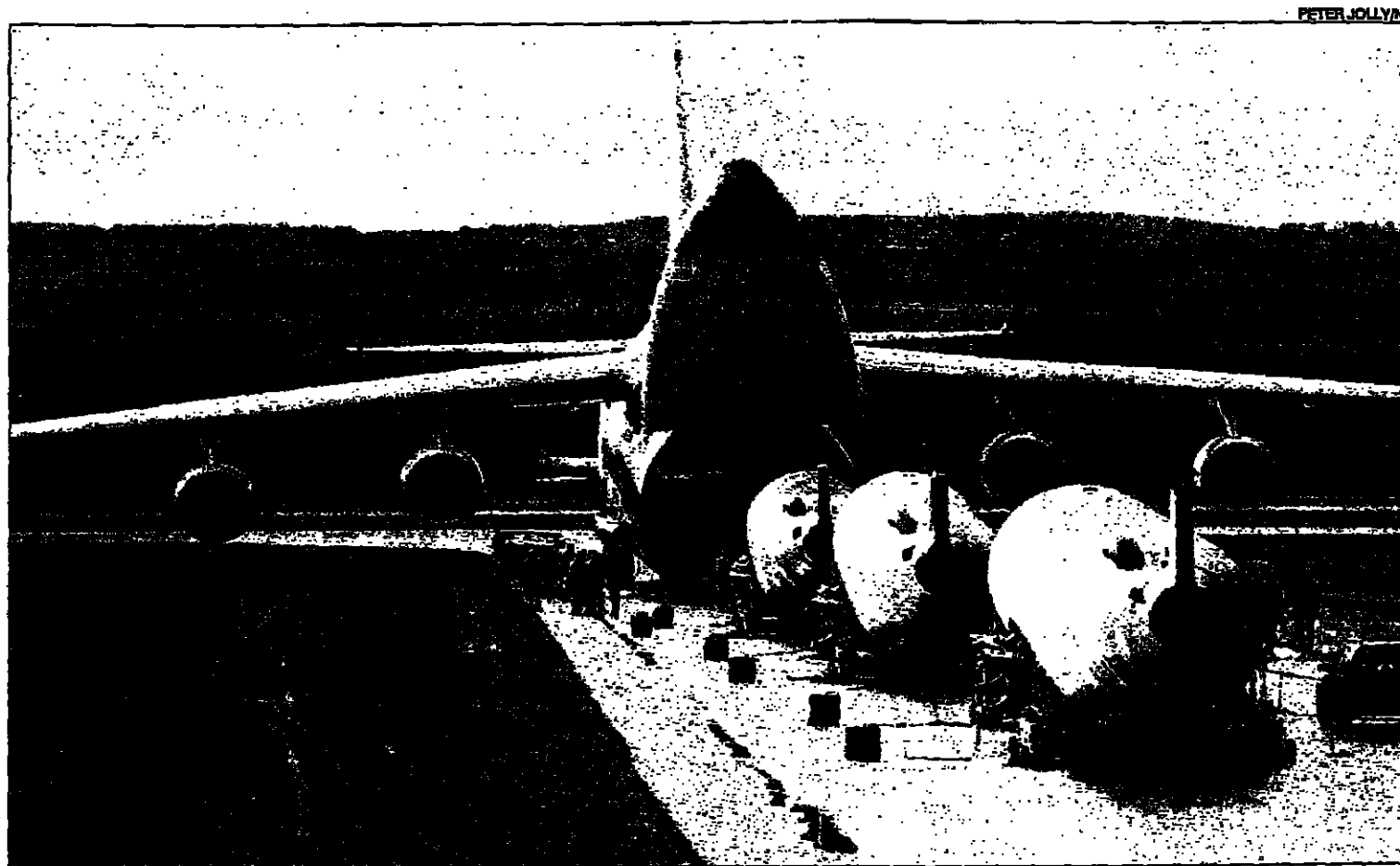
The consortium signed the original deal in 1987 with John Keeble, head of BBC Enterprises, now BBC Worldwide.

It began to go wrong when the Daltreys secured an agreement with Lumiere Pictures, a company which wanted to invest £20 million in films. The film-makers went to the BBC for final approval, as they were contractually bound to do. According to the writ, BBC executives "obstructed and delayed" progress and even encouraged Lumiere to exclude the Daltreys from the project.

A spokeswoman for the BBC said yesterday: "We are unaware of any legal action but we will vigorously contest it. They had the rights from us but even with an extended period of time could not get the production off the ground. The rights reverted back to the BBC."

The Daltreys' lawyer, Stuart Lockyear, said: "This has caused financial hardship. Fortunately, NatWest Bank has been very understanding. The BBC will receive the writ through the post on Monday."

The Independent Television Commission yesterday ordered a clampdown on advertisements that could cause epileptic fits among viewers. The commission upheld complaints against advertisements for Boots cosmetics and Marmite which featured flickering images and vertical black and white lines.



Russian 'Jaws' takes hold of RAF's Nimrod

A GIANT Russian-built Antonov-124 transporter prepares to swallow the 12-ton fuselages of three RAF Nimrod aircraft at RAF Kinloss on the Moray coast yesterday.

The cargo jet will fly one fuselage at a time to Bournemouth, where 21 Nimrods, a marine reconnaissance aircraft which specialises as a submarine-hunter, are to be refurbished as part of a £2 billion modernisation

programme. The load is believed to be the biggest single piece by volume ever airlifted. The tails and wings of the Nimrods were cut off so the 110ft long fuselages could be slid into the Antonov's hold.

They will be fitted with new wings, new tails, and sophisticated new electronics and avionics by FR Aviation, under the programme led by British Aerospace to update them.

The first Nimrod 2000s are expected to enter squadron service in 2001.

The contract was won last summer against stiff competition from Lockheed Martin, the American company, which offered new P-3 Orion maritime patrol aircraft.

But although the Nimrod entered service in 1969, the airframe is still immensely strong and the RAF accepted the refurbishment plan. British

Aerospace decided to start with three spare Nimrods that had held in storage without engine avionics so that it would not lose RAF operations.

The company said it was cheaper to lease the Antonov and fly the fuselages to Bournemouth rather than to rebuild the Nimrods to meet journey under their own power. Conversion work could begin.

Husband is fined for assault on councillor

A HUSBAND who attacked a Labour council leader whom he believed had seduced his wife on "fact-finding" missions was fined £750 yesterday.

Terry Hurlstone, 57, was also ordered to pay £350 compensation to Arthur Latham. The prolonged attack left Mr Latham, 68, terrified and trembling so violently that his false teeth were shaken from his mouth. Southwark Crown Court in east London was told.

Hurlstone, whose step-daughter Jessie was murdered in 1995, became enraged after finding what he believed were love notes for his wife, Caroline, from Mr Latham, a former Labour MP. The court was told that he stormed into the home of Mr Latham, who had just finished breakfast, and repeatedly punched him on the head and body.

Sentencing Hurlstone yesterday, Judge King said he accepted that the former teacher's state of mind had been affected by the murder of his stepdaughter, a stablehand in Devon who was killed by a spurned suitor. But he added: "You allowed yourself to lose your self-control and your temper. This was a disgraceful episode on your part and one of which you should be thoroughly ashamed. Difficulties of this kind cannot be resolved by recourse to violence."

Hurlstone, who was convicted of common assault in December, told the jury he had thought that the long hours his wife devoted to Haverling Borough Council was simply a sign of her dedication to local democracy.

Hurlstone, of Romford, east London, said that he and his wife of 22 years had begun divorce proceedings. After the case he said: "I regret the whole incident but you cannot turn the clock back. I intend to celebrate tonight at a Valentine's Day singles dinner. The ladies there have voted me the most popular male member."

Thief freed by judge is rearrested

A teenage mugger was arrested moments after he walked free from court. The 17-year-old youth, grinning as the judge said he had decided to give him a two-year probation order and 80 hours' community service for attacking a woman airline executive in Bexley and stealing her £5,000 bracelet. But as he left Southwark Crown Court, the unnamed youth was arrested for allegedly committing a second mugging while he was on bail.

Bus driver jailed

A bus driver who rammed a double-decker in Brixton, south London, in December was two times over the drink-drive limit. South Western magistrates were told. Sharon Palmer, 40, was jailed for two months and banned from driving for two years.

Gun tragedy

A cabinet maker was found dead with shotgun wounds in his car after years of worrying about body odour, an inquest in Guildford heard. An open verdict was recorded on David Gifford, 34, of Farnham, Surrey, who was convicted he smelt.

Animal cruelty

Two 15-year-old boys blew up a hamster by putting it in a tin with four fireworks. Driffild Youth Court was told. One of them then stamped on the animal at Driffild School, East Riding, in November. They were fined £100 each plus £25 costs.

Warding off evil

Hospital beds in the Irish Republic remain unnecessarily occupied on Saturdays because of a superstition among patients that leaving on the last day of the week is bad luck, says a survey by Dr Elizabeth Keane of the Institute for Research on Ageing.

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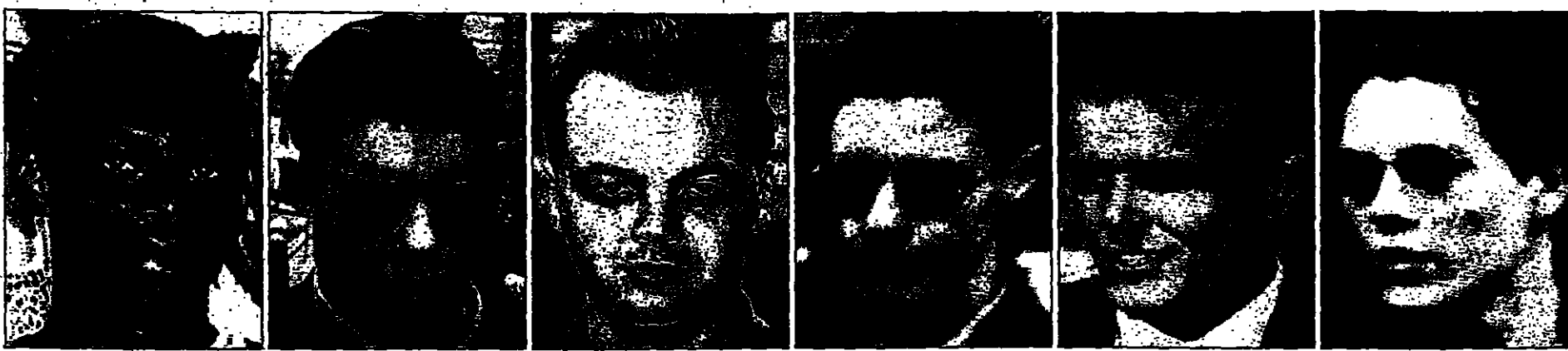
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Daily Mail murder challenge is low-risk strategy

Five men unlikely to take action on paper's charges



Stephen Lawrence and the five men accused by the Daily Mail of his murder: from left, Luke Knight, Gary Dobson, David Norris, Neil Acourt and Jamie Acourt

THE *Daily Mail* took a calculated risk yesterday with its front-page story accusing five young men of the murder of Stephen Lawrence (Francis Gibb, legal correspondent, reports). Its "use us if we are wrong" challenge illustrated the paper's confidence that the legal cards are stacked in its favour.

Lawyers agreed yesterday. They said the likelihood of the men being able to mount an action for libel was remote, and the chances of such an action being successful even more remote.

The *Mail*'s story increased the prospect of the murder accusation being heard in a civil court. The Lawrence family has already said it will pursue those they believe

murdered Stephen, 18, in the civil courts, as was done in the O.J. Simpson case.

The prosecutions of the youths collapsed in the criminal courts because there was insufficient evidence. There, jurors must be convinced "beyond reasonable doubt". In the civil courts the test is a lesser one: "on a balance of probabilities".

In both a libel action and a civil action for murder, it is possible that a civil court could decide where guilt lies, even if a criminal court were unable to.

A libel action by those accused by the *Mail* would be unlikely to get off the ground, however. The five would have to raise funding because legal aid would not be available.

Lawyers are not allowed under current rules to undertake the case on a "no win, no fee" basis, although they could offer to do it for nothing.

The men could instead sue for malicious falsehood, which does qualify for legal aid. But then they would have to prove that the article was published maliciously by the *Mail*, knowing it to be untrue.

Once the court is satisfied that the publication refers to them and is damaging, the burden of proof rests on the *Mail*. Under the defamation laws, a newspaper is effectively guilty until it proves its innocence.

The *Mail* would have to show that the publication was true, and — or — that it was fair comment. If the case got this far, it might be difficult

for the *Mail* to prove that each of the youths committed murder "on a balance of probabilities". But the paper could draw in all the evidence used in criminal proceedings and various other court hearings and even evidence excluded for legal reasons.

Its lawyers might also plead that the paper was covered by a degree of "qualified privilege" because the article followed and drew on the verdict of the coroner's jury that Stephen Lawrence was "unlawfully killed". Each of the five had attended the inquest and had invoked his right to silence.

The question of evidence at any libel trial would raise a second problem for the men. Oliver Smith,

a defamation partner with Davenport Lyons, said yesterday: "It is highly unlikely they would sue because they would have to give evidence on their behalf if they were to have any chance of a jury believing them." Mr Smith said that they could submit affidavits and trial transcripts. The *Mail* would call its own witnesses to contest these, and if the five refused to be cross-examined, jurors would be unlikely to find in their favour.

There is a statutory right to a jury in libel and a presumption that trial will be by jury unless the case involves a mass of complex documents or scientific investigations.

A majority verdict would be sufficient. Even with a favourable

verdict, a jury could still award minimal damages, as low as 1p.

If the family pursues a civil action, they would be on stronger ground. Legal aid is available. The action would be heard by a judge without a jury. Again, the youths could not be compelled to give evidence: they would almost certainly claim the common law fundamental right not to incriminate themselves, as they did at the inquest. But, as with any libel action, a failure to give evidence would prejudice their position.

If the Lawrence family did get a finding that the youths were liable, they would be unlikely to be able to obtain damages because the defendants have no funds.

CASE HISTORY

- April 22, 1993: Stephen Lawrence dies.
- April 29: Inquest formally opened and adjourned.
- May 13: Neil Acourt charged with murder.
- June 23: Luke Knight charged with murder.
- July 29: Court told insufficient evidence to bring a case.
- August 16: Metropolitan Police set up review of inquest.
- December 23: Inquest resumed. Police invited to continue investigating.
- April 24, 1994: Tony Smedley, 22, charged with murder in private prosecution.
- August 29, 1995: Gary Dobson charged.
- September 7: Jamie Acourt discharged — insufficient evidence he was at the scene.
- September 8: Case against David Norris dropped — insufficient evidence.
- September 11: Neil Acourt and Luke Knight committed to court to face trial.
- April 18, 1996: Trial of Neil Acourt, Luke Knight and Gary Dobson begins.
- April 25: Identification evidence ruled inadmissible, three acquitted.
- February 13, 1997: Inquest verdict of unlawful killing.

Church turns to drink to finance youth services



Graffiti on the side of a shop on the Brook estate

Mixed reaction in community split by racism

By DANIEL MCGRODY, RICHARD DUCE AND KATHRYN KNIGHT

MANY on the Brook Estate in Eltham, southeast London, claim they know who killed Stephen Lawrence but four years on they still refuse to point fingers.

A newsagent shop on the edge of the sprawl of semi-detached homes built before the war has racist graffiti daubed on the front wall but the owner, who has been there for eight years, said: "It's still only a minority."

"What is sad is that it's young children, nine and ten year olds, who shout 'Paki' at us and swear when we refuse to sell them cigarettes. Some regard these five as heroes and that should worry us. You do not see many black faces living here."

Those who are put here soon leave," he said.

"I leave the graffiti. If you rush out and clear it off the same boys will only do it again if they think it hurts you." His regular patrons agreed that policing on the estate was no more evident or effective than before Stephen Lawrence's murder.

Alan Evans, 21, who declared himself a friend of the five named by the *Daily Mail*, held the paper up and said: "It's out of order to name these boys when the courts said they didn't do it." Asked if he knew who did, Mr Evans grinned and tapped the side of his nose.

For 11 years Lalitaben Soni has run a newsagents a short walk from where Stephen Lawrence was murdered but yesterday her customers preferred not to be reminded of that. "Everyone turned away from those faces. They haunt us all and we are sick of it really because it brands this area as full of racists. The worst we have suffered is verbal abuse and graffiti but we do know some Asian shopkeepers have had their win-

dows smashed." A hundred yards from her shop Rohit Duggahal, 15, was stabbed to death by a white youth a year before the Lawrence murder.

"Police and councillors and various action groups swore to eradicate racism but what chance?" Mrs Soni said. After Stephen Lawrence's death police set up a race unit near by at Plumstead station. They are proud of their efforts but yesterday a spokesman said: "We would normally be happy to show people around but we do not feel it's right at a time like this."

Suriinder Cheema, of the Greenwich Action Committee against racial attacks, said: "Few black families stay on the Brook estate for very long. Only a handful remain. The others have been driven out by racial taunts, stones through their windows and attacks on them and their property." Over the past three years about 200 racial attacks were reported to the committee and reprisal.

Four youths who wandered into an off-licence on the estate pointed to the face of the five. Tony Smedley, 22, who elected himself spokesman, protested the five's innocence and said: "We are not racists here but we do object to immigrants being moved into houses in our area."

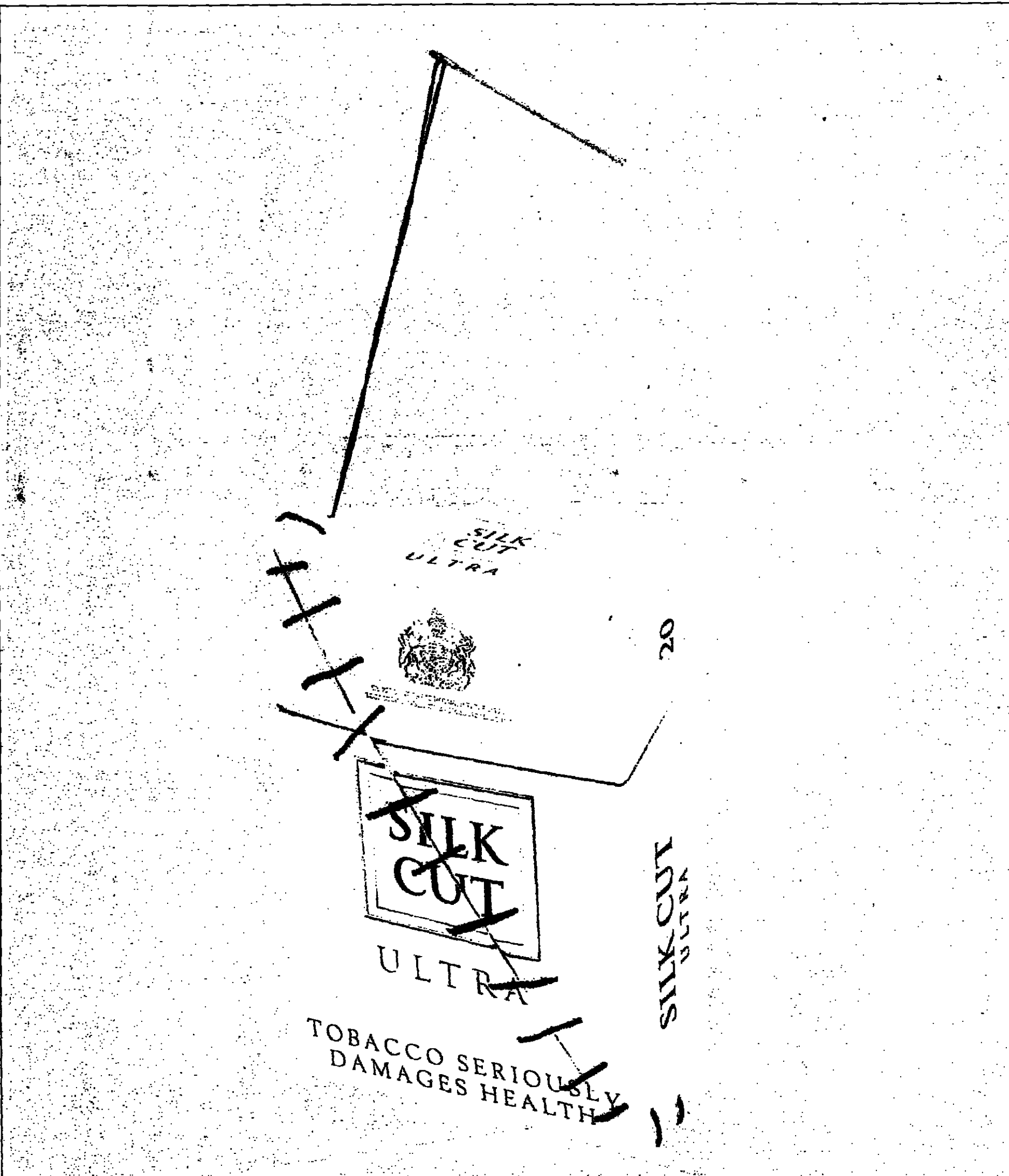
Nobody in the shop raised a voice in protest. Most of the newspapers featuring the five men remained unsold.

One man who knew the boys said: "I think there is a genuine feeling of shared community shame. The death of Stephen Lawrence has never gone away for the people of this area because no one has been brought to justice and that troubles our consciences."

"We've been compliant too long, silence breeds racism," he said. "The reality is that Eltham is a no-go area for black people."

The British National Party regards the estate as fertile ground for its leaflets, the graffiti on walls and underpasses are testimony that it finds support.

A youth worker applauded the *Daily Mail*'s naming of the five and hoped it might shape attitudes in his community. "We have been compliant for too long, silence breeds racism. It is rooted here, albeit small, but powerful because it grows unchecked," he said. But he too preferred to remain anonymous, fearing retaliation and reprisal.



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THE SUNDAY TIMES

Private passions



Did she have an insatiable sexual desire, like Cleopatra, whom she played triumphantly at Stratford? Did her appetite border on nymphomania, as some said it did? Was she genuinely in love with all the men she slept with? Or could she simply not say no?

Garry O'Connor's biography of Dame Peggy Ashcroft, which rips away her disguise as the virginal "head girl" of English theatre, starts tomorrow

THE SUNDAY TIMES IS THE SUNDAY PAPERS

Building forgotten after murder of James III of Scotland

Castle skeleton points to discovery of royal chapel

By GILLIAN BOWDITCH
SCOTLAND CORRESPONDENT

ARCHAEOLOGISTS believe they may have found the lost royal chapel of St Michael, where James IV of Scotland confessed to his implication in the assassination of his father, James III.

The whereabouts of the chapel have long been a mystery, but a routine excavation at Stirling Castle, which is undergoing extensive restoration, has uncovered a 500-year-old skeleton from a religious burial in the centre of an unknown building under the old Argyle and Sutherland Highlanders' kitchens.

The original chapel fell into disuse after James IV (1473-1513) built the present Chapel Royal at the castle, ostensibly as an act of penitence for his involvement in the death of his father in 1488. The whereabouts of the old chapel became forgotten over the centuries.

Chris Watkins, regional director of Historic Scotland,



The skeleton was laid out with feet pointing to the east

said the discovery had caused great excitement. There were plans to peel off some of the modern plasterwork on the army building to see if any of the ancient chapel decoration remained.

Archaeologists do not know the identity of the skeleton, a male in his 20s, but the fact that he was given a Christian burial and was carefully laid out, with his feet to the east on the axis of the chapel, suggests he was of some importance in the royal household.

Richard Fawcett, principal inspector of ancient monu-

ments with Historic Scotland and an expert on Stirling Castle, said: "We are trying not to get too excited, but it's clear we are dealing with an archaeologically extremely important site."

"The evidence ties in quite nicely with this being the king's personal chapel. We have always known there were at one time two chapels in the castle, one private chapel for the king and his family and one for *hoi polloi*, which is assumed to have been on the site of the later Chapel Royal. But no one knew where

the private chapel, which was dedicated to St Michael, was situated." The king would have heard at least one mass there every day. He said that the find could necessitate re-writing the castle history books.

Dr Fawcett said James IV was implicated in the death of his father at Sauchieburn, and apparently suffered agonies of conscience. He wore an iron chain around his waist to which he is said to have added one link every year.

"Certainly one of the reasons that he had such a magnificent Chapel Royal built over on the other side of the inner close was in expiation for his involvement," Dr Fawcett said. "It was a burden he carried until he himself died at Flodden."

He added that the truth of what happened at Sauchieburn will never be known, "but it certainly looks as if the leaders of the rebellion felt they were getting support from the young prince. It is said that this was something



Stirling Castle's army kitchens, below left, may be on the site of the old Chapel Royal, where James IV, right, confessed to implication in his father's murder



he spoke about only to his confessor."

Dr Fawcett said the site of the building gave credence to it being the old Chapel Royal. "The intriguing thing is that it ties in with the alignment of various important buildings that have been found within

the castle over the years. "It's also on what's probably one of the most prestigious parts of the castle, on one of the highest part of the castle rock. If we're right about it being a chapel, this looks like a burial before the site of the high altar, which would have made

it a pretty important one." It is unlikely the body was a member of the royal family, who were generally buried in the great royal mausoleums at Dunfermline, Holyrood and Arbroath. It is hoped that further excavation will provide a clue to his identity.

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Droppings drove man to shoot 30 pigeons

By A STAFF REPORTER

A COMPANY director shot up to 30 pigeons because he felt their droppings were ruining the appearance of his home. Kenneth Anderson killed or maimed the birds with an air gun outside his mews flat in central York.

Peter Tellow, prosecuting for the RSPCA, told York Magistrates yesterday that Anderson was seen by a neighbour crouching behind the open door of his car holding the rifle. Another neighbour later found two pigeons with pellet wounds. A vet gave the birds urgent help but because of their injuries they had to be humanely killed. Tests showed the pellets had been fired from Anderson's rifle.

Anderson admitted two charges of intentionally injuring a wild bird. He was given a one-year conditional discharge and his gun was confiscated. He was ordered to pay more than £525 costs.

Anderson, who represented himself, said the pigeons were vermin and the council had refused to do anything about the problem. He decided to take the law into his own hands and had managed to get rid of a significant number of them.

Nanny held in US jail 'not getting right food'

By ADRIAN LEE

THE father of the British nanny charged with murdering a baby yesterday criticised conditions at the American prison where she is being held.

Gary Woodward said his daughter Louise, 18, was being refused vegetarian meals and he was not allowed to bring in food from outside. "I can only buy her food from vending machines in the prison which dispense only crisps and chocolate. She can't live on that," Mr Woodward, a builder of Elton, Cheshire, said.

A request by Kathy Tunley, the British Vice-Consul, that the rules should be relaxed was ignored by the authorities at the Massachusetts Correctional Institute at Framingham, near Boston.

Miss Woodward, who is accused of murdering nine-month-old Matthew Eappen, has been moved from a solitary unit to a general wing at the all-women prison.

The Vice-Consul said that Miss Woodward had access to a television, video and library. She can also take regular exercise. "I have tried to get the diet changed but they don't make exceptions. She is getting some vegetables and fruit," she said.

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Pilots' strike will leave thousands stranded

BY HARVEY ELLIOTT, AIR CORRESPONDENT AND DAVID ADAMS IN MIAMI

TALKS went on throughout the night in an attempt to prevent tens, possibly hundreds, of thousands of passengers from being stranded by the most serious airline strike in aviation history.

As aircraft operated by the world's biggest airline, American Airlines, headed towards airports throughout the world pilots were expecting to be called out on strike from 5am today. If they are, no flights by American will leave from 161 airports at which they are due to land until the strike is called off.

President Clinton was said to be ready to step in to try to resolve the dispute which could seriously damage the standing of the United States and affect both business passengers and holidaymakers in all four continents.

The strike has been called by more than 9,300 pilots who are complaining over cost cutting measures imposed by the airline.

American is hoping to form an alliance with British Airways and was last night trying to find spare seats on other carriers. But many routes — especially across the Atlantic — are already fully booked and the chances of finding additional seats are slim.

American operates 16 flights a day to Britain from various parts of America — 12 to Heathrow, two to Gatwick and one each to Manchester and Birmingham. Each of the jets carries an average of 200 passengers, so potentially up to 3,200 passengers a day could be stranded in Britain alone while the strike lasts.

The American pilots claim they are worried about job "outsourcing" and having their pay cut or salary increases limited. "We have seen this company give routes away to other carriers and lose our pilots their jobs as a result," said Captain David Johnson of the Allied Pilots Association.

The British Airways alliance, he said, would be "a great asset to American Airlines and one we are looking forward to. But this management has a record of giving our jobs away and that is something we want to stop".

American Airlines, which has a fleet of 617 aircraft, said that its pilots' pay averaged \$100,000 (£62,500) last year with a further profit-sharing bonus of around \$10,000.

Talks, said a spokesman, had begun originally on July 1, 1994 and after a series of problems, a tentative agreement was reached in September last year. But the pilots refused to ratify it and a cooling off period which began on January 16 expires tonight.

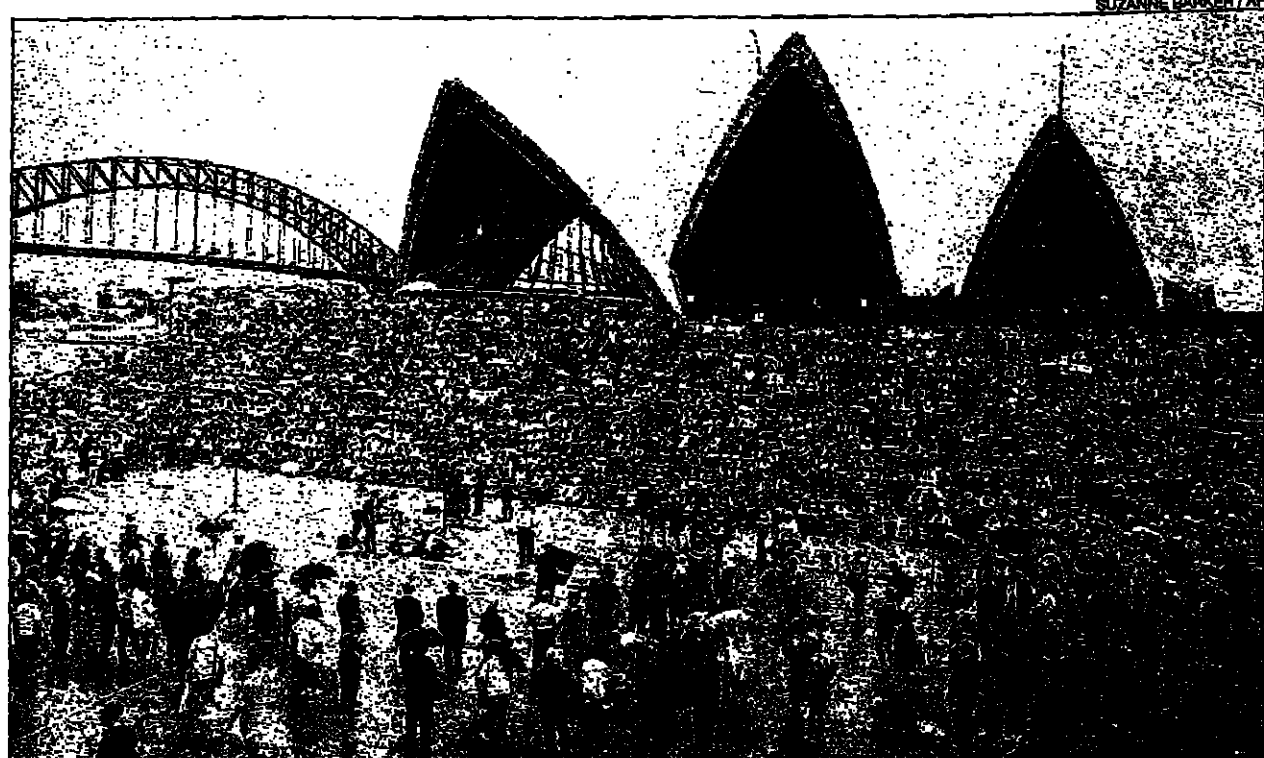
American Airlines last night formally rejected a latest compromise offer. Al Comeaux, an airline spokesman, said the offer was not a proposal. "It was a bunch of verbiage on paper," he said.

The effect of the dispute has already been felt in Miami, the company's international hub. The airline has cancelled many international flights, creating havoc on routes to Latin America and the Caribbean where American is the dominant carrier.

Extra police officers are on stand-by at Miami International Airport, in case tempers flare among stranded passengers. Airport officials have another problem: where to put American's stranded planes — 100 of them in Miami alone — in the event of a shutdown.

American is South Florida's dominant international carrier, accounting for almost half the flights that land in the city, from destinations all over Latin America, the Caribbean and Europe.

"It's going to be devastating," said Bob Booth, a Miami-based regional aviation specialist. "If you take 45 per cent of the capacity out of the market there's just not enough remaining to step in," he said.



Demonstrators mass outside the Sydney Opera House to protest against the Circular Quay development

Sydney condemns blot on historic landmark

Sydney: As Australia prims for the 2000 Olympics, critics complain that Sydney's showcase opera house is being eclipsed by a block of flats that even city officials now regret permitting.

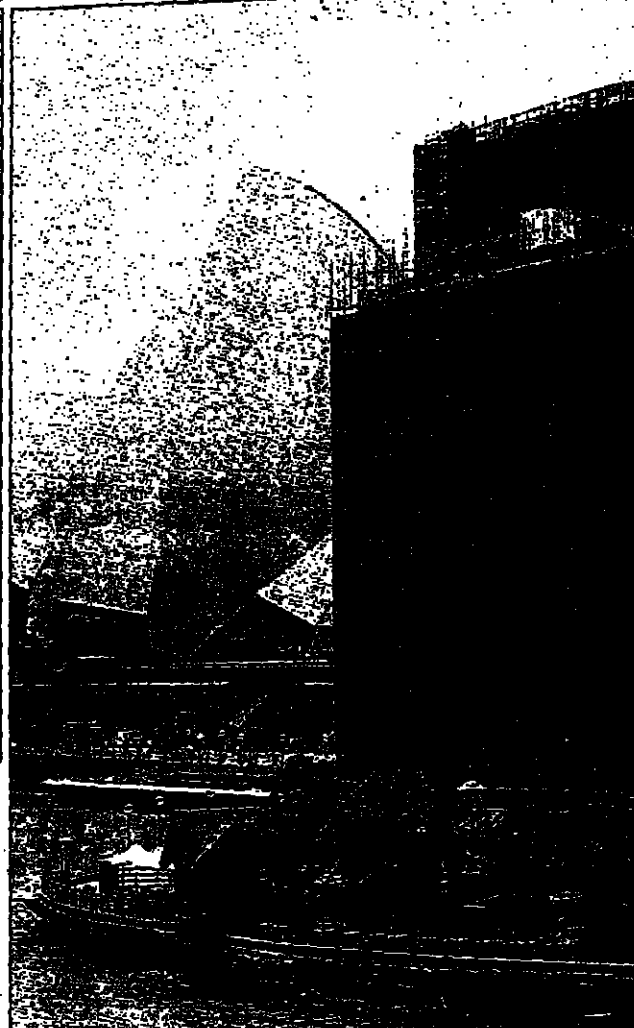
The huge, 237-apartment block is the first of three large buildings that will form a curtain as tall as the Sydney Opera House, the city's famous land-

mark. The complex will block the view from Circular Quay, the site of the first British landing in 1788.

At least 2,000 protesters massed yesterday on the steps of the Opera House to denounce the development.

The (Opera House) building has been severely compromised. It's one of the greatest buildings of the 20th

century," Judy Davis, the actress, told the crowd. Yesterday's *Sydney Morning Herald* said the ten people on the committee that approved the plans for the building in 1994 now regret the decision. However, the state Government says it would cost nearly A\$700 million (£350 million) to buy the project out and demolish it. (AP)



The block of flats would cost £350 million to buy out

Film friend saves Clinton's blushes

FROM GILES WHITTELL IN LOS ANGELES

A LOYAL Arkansas friend has saved President Clinton from humiliation in a forthcoming film version of *Primary Colors*, the bestseller based on the 1992 Democratic campaign for the White House.

Billy Bob Thornton, who will direct the film, has toned down the book's depiction of a thinly disguised Mr Clinton as volatile, undisciplined and none-too-faithful to his wife, and has admitted seeking the President's blessing before accepting the job.

"I know him very well, and I asked if it was OK," Mr Thornton told the daily trade paper *Variety* after winning two Oscar nominations for his latest film, *Sling Blade*. The director, who still lives in Arkansas despite his Hollywood acclaim, said he would not have gone ahead with the project had it meant upsetting Mr Clinton. To avoid pres-

dential displeasure, the Clinton character had been made "more endearing than it was originally written," he said.

Primary Colors became the talk of Washington on its publication last year, partly because of its "anonymous" author, who turned out to be the *Newsweek* columnist Joe Klein, but also because of its withering insider's portrait of a presidential campaign driven by polls, media "spin" and the candidate's cold and manipulative wife.

Tom Hanks, another close friend of the film-loving President and an active supporter of Democratic causes, turned down the role of the candidate soon after Mr Klein was revealed as the book's author last summer. He is thought to have been troubled by the idea of lampooning Mr Clinton. The lead will now be played by John Travolta.

'White legion' abandons Zaire

ZAIRE'S "white legion" of 300 mercenaries has been routed by rebels closing in on the central town of Kisangani.

Zaire's Defence Ministry said yesterday that the last of the soldiers of fortune hired by Kengo wa Dondo, the Prime Minister, were expected to leave Kisangani this weekend. Others had already fled to the Central African Republic.

"A few have been kept back as personal security for President Mobutu, in Gbadolite (where he has a palace). But most, the French, Belgians and Britons, have already gone," a government minister said yesterday.

Government figures said that the mercenaries had been sacked because they had caused morale to plummet in the Zaire Army. Paid about £1,500 a month, the mercenaries were hired to put resolve into the military resisting the rebel advance. Instead, they have been driven out of Watsa and Isiro in the north of Zaire. Their presence in Kisangani —



Mercenaries hired to bolster the Mobutu government are fleeing as the rebels close in, writes Sam Kiley in Kinshasa

where Zairean troops recently received their £150-a-month pay in new notes that no one trusts — had become an embarrassment.

The army has ordered that they get out of the country. The generals never wanted them in the first place," a minister said. Some of the mercenaries were spotted checking out of luxury hotels in Kinshasa yesterday.

Laurent Kabila, the rebel leader, has claimed to have killed at least 30 mercenaries and said that any who were captured would be shot on the spot.

Government forces have abandoned an area about 1,000 miles by 500 miles without much of a fight in a

civil war which intensified three months ago.

The falling defences of Kisangani were mirrored by the collapse of morale in the capital, Kinshasa, yesterday. The personality cult built up over the past 30 years around Mr Mobutu, now battling advanced prostate cancer, has all but evaporated.

"You know, we should negotiate with Kabila [the rebel leader]. If they talk, then we can have elections and get rid of this President. He is finished," volunteered a senior secretary at the Interior Ministry. A few years ago, such a statement would have earned him a trial for treason.

Zaire's administration, security system and military machine has ground to a halt while the country awaits the outcome of the war.

Mr Mobutu's trump card is his special Presidential Division. The 20,000-strong force, the best trained in the country, though useless on the battlefield, has been pulled out of the frontline and is now based around Kinshasa.

"That means he can keep the lid on what happens in the capital. There are growing signs that if he did not have the force here the citizens would simply declare the President deposed, and open negotiations with the rebels," one Western ambassador said.

The new head of the army, General Marc Mahlele, a respected mercenary, is fast emerging as a front-runner to replace Mr Mobutu in a coup.

Mr Kigali, a Rwandan court yesterday sentenced to death Froduald Kabamba, a former political leader found guilty of being a ringleader of the 1994 genocide. His lawyer said he would appeal. (Reuters)

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EU call for pressure on Burma

THE European Union called yesterday on the Association of South-East Asian Nations to step up pressure on Burma to end human rights violations and return the country to democracy (Michael Binyon writes).

£16,500 stamps lost at fair

Hong Kong: Two stamp collections, worth about £16,500, were reported missing at a philately fair here. A British dealer lost an album containing 1,000 King George V stamps after a people crowded round his stand, while a Russian collector reported the loss of about 300 Chinese stamps. (AFP)

Up to 35 die at Lake Victoria

Nairobi: About 35 people were feared drowned after a motorboat capsized on Lake Victoria. Police said only four bodies had been recovered but five passengers survived by clinging to debris. It is unclear how many were on board but it is thought that the boat was overloaded. (Reuters)

Death bid fails — and succeeds

Mount Olive: A prisoner in this West Virginia town, who tried to commit suicide by putting his head into a power saw blade before being restrained, suffered a fatal heart attack while he was being interviewed later by a psychiatrist. (AP)

Elephant herd kills soldier

Johannesburg: A soldier was trampled to death when about 70 elephants rampaged through a camp in the Kruger National Park in South Africa. He was patrolling for illegal immigrants from Mozambique. (Reuters)

Chilli torture

Delhi: The seven Indian police officers accused of blinding detainees with chilli powder to extract confessions in Gujarat have been suspended, reports here said. (AFP)

Bodyguard reveals ailing Yeltsin now needs help to walk

FROM ROBIN LODGE IN MOSCOW

BORIS YELTSIN is unable to walk unaided for more than a few yards, suffers periodically from incontinence, and is showing signs of Parkinson's disease, according to a member of his security service.

"Due to problems with his legs, Boris Yeltsin is often incapable of moving around independently," the official told journalists from a Moscow news agency, who told The Times. "Sometimes the President cannot walk unaided for more than a few dozen yards." The official said that bodyguards accompanying Mr Yeltsin carried a folding chair to allow him to rest.

The source said Mr Yeltsin, who was 66 this month, also suffered bouts of incontinence, and his doctors were increasingly concerned with emerging symptoms of Parkinson's disease.

The latest revelation came as the State Duma, the lower house of parliament, passed a resolution demanding that the Health Ministry and the President's doctors provide a written assessment of Mr Yeltsin's health by March 1.

At a Kremlin briefing yesterday Sergei Yastrzhembsky, the presidential spokesman, said such information would be made available "without any problem".

Despite a huge effort by the Kremlin administration to

convince the public that Mr Yeltsin's recovery is going well, his failure to return to full-scale work after suffering pneumonia last month has led to growing doubts about his ability to run the country.

Mr Yeltsin has been under medical supervision almost constantly since his re-election for a second term last July, and underwent a quintuple heart bypass operation in November. He returned to the Kremlin just before the new year, but was back in hospital two weeks later with pneumonia. Since then he has made only occasional appearances in his office for televised meetings with senior government officials.

Asked about his health yesterday, Mr Yastrzhembsky said that Mr Yeltsin's convalescence was going well and there was no reason for concern. In a further effort to demonstrate his well-being, Mr Yeltsin broadcast a radio address to the nation yesterday, his first of the year.

In a pre-recorded six-minute speech, he called on the new leadership of the breakaway republic of Chechnya to respect human rights, rejected calls for constitutional amendments and assured pensioners of continued state protection. He spoke clearly, without the shuffling that has often affected his delivery in the past, but his

voice sounded weak and old. Doubts about the President's recovery were renewed this week when Mr Yastrzhembsky conceded that his convalescence was going slowly and that it would take a further ten to 15 days before Mr Yeltsin could return to work.

A planned trip to The Hague at the beginning of the month to meet European Union leaders was cancelled at short notice because doctors advised Mr Yeltsin against flying. In March, the President had been due to fly to Washington to meet President Clinton, but the meeting is now due to take place in Helsinki. The Finnish capital is only a 90-minute flight from Moscow and, if necessary, Mr Yeltsin could travel there by train.

A European Union-Russia summit postponed because of President Yeltsin's ill health will take place in Moscow on March 3, a European Commission spokesman said yesterday in Brussels.

Mr Yeltsin's doctors insist his latest health problems have nothing to do with his heart trouble and that there is no reason why he should not resume a fully active life. But his progress since his operation has been extremely uneven. Opposition politicians have repeatedly called for him to step down.



Stephen Godfrey, a Canadian palaeontologist, examines a 220-million-year-old fossil in Sydney yesterday. Scientists believe the fossil, recently found in southwest Australia, could be that of a species of amphibian, predating the dinosaurs and

Scientists hail Australian fossil

related to today's frogs and salamanders (Roger Maynard writes). The specimen, which is being hailed as Australia's most significant

fossil find this century, will be on show to the public from today. When found, it was embedded in a 1.6 tonne sandstone boulder delivered from a New South Wales quarry to a farmer building a terrace near Gosford, north of Sydney.

Decision on Brcko defuses tensions

FROM TOM WALKER IN BRCKO

A HECTIC round of international diplomacy pulled Bosnia from the brink of renewed conflict yesterday as international arbitrators decided the contested northern pocket of Brcko should remain under international supervision another year.

Visible anger among Bosnia's displaced Muslim community dissipated in the afternoon, as news filtered through from Rome that arbitrators had decided the present peace was too fragile a commodity to meddle with significantly.

The Bosnian Serbs, "cleansed" Brcko near the start of the war in 1992, remain in charge of the town that links the two halves of their territory. The rub is a heavy American Sanctions Force presence, coupled with an international supervisor, should ensure the return of Muslims to the wrecked homes.

The deal is fraught with well-meaning platitudes have so far conspicuously failed to reunite Bosnia. Yesterday at least those Brcko seemed resigned giving it a try. "There's nothing to worry about," Miodrag Pajic, the Mayor of Brcko, said.

Diplomats say the international supervisor, working under UN High Representative Carl Bildt, is likely to be American, with the European Union overseeing the elections.

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Doubts over succession threaten Golan talks

By Christopher Walker, Middle East correspondent, and Bronwen Maddox in Washington

SYRIA and Iraq, two of the most autocratic regimes in the Middle East, are facing internal disruption and serious succession problems which threaten widespread instability for the entire region.

The troubles spring from ill health and clan rivalry within the ruling families who run the countries in a ruthless fashion using different wings of the Baath Party.

Following reports from Damascus that President Assad, 66, had recently been in a coma for two weeks until revived by Russian doctors, the Jordanian paper *Shithan* yesterday described how doctors had struggled to bring the President back to consciousness and described his health as "grave".

Haaretz, the Israeli daily, disclosed that, according to American information, "Assad's condition is poor and has not improved since his prostate surgery early in January". This scenario, backed by reports in a number of non-Syrian Arab papers, contradicts official Syrian claims

that Mr Assad is healthy and has returned to a full working schedule. He has appeared in public recently, but looked weak and pale.

The man widely known as "The Sphinx of Damascus" has suffered for years from a combination of heart trouble, diabetes and a rare type of leukaemia, but has repeatedly defied speculation about his imminent demise.

The President's weakness is



Assad: said to have been in a coma

accompanied by concern that, since the death in 1994 of his favoured eldest son, Bassel, in a mysterious car crash, there is no obvious successor. Mr Assad, who seized power in 1970, has been grooming his younger son, Bashar, 31, who was ordered to abandon his medical studies in London.

In Iraq, the brutal regime of President Saddam Hussein has been rocked by the attempted assassination last December of Uday, 33, Saddam's oldest son and chosen successor. Uday is now confined indefinitely to a Baghdad hospital bed with two bullets thought to be lodged in his spine. Despite hundreds of executions and thousands of arrests, Uday's two attackers have not been found.

Saddam's hopes for the succession have turned to Qusay, the younger of his two sons. In Washington, President Clinton called on Israel and Syria to return to the negotiating table as part of a White House bid to regain momentum in Middle East peace talks.

Mr Clinton, who met Benjamin Netanyahu, the Israeli Prime Minister, for three hours on Thursday signalled that Israeli-US relations were back on track after three tense meetings which failed to make progress towards a comprehensive Middle East peace.

Mr Netanyahu also used the meeting to repeat his alarm at a proposed sale of 102 F16 fighter jets to Saudi Arabia, worth up to \$15 billion (£9 billion), which Israel argues would dangerously boost the kingdom's ground-attack capability.

Israeli-Syrian talks were suspended last year, but both sides now appear more willing to contemplate a resumption. The previous Israeli Government offered to return virtually all of the disputed Golan Heights to Syria in exchange for full diplomatic and economic relations and guarantees of security. Mr Netanyahu has proposed returning a smaller slice of the area, but indicates that he is prepared to discuss all issues without preconditions.



Two American astronauts, Steven Smith, foreground, and Mark Lee, carrying out the most expensive overhaul in history yesterday as they work on the Hubble space telescope 370 miles from the Earth. In the 43ft telescope's

Space craftsmen fix Hubble

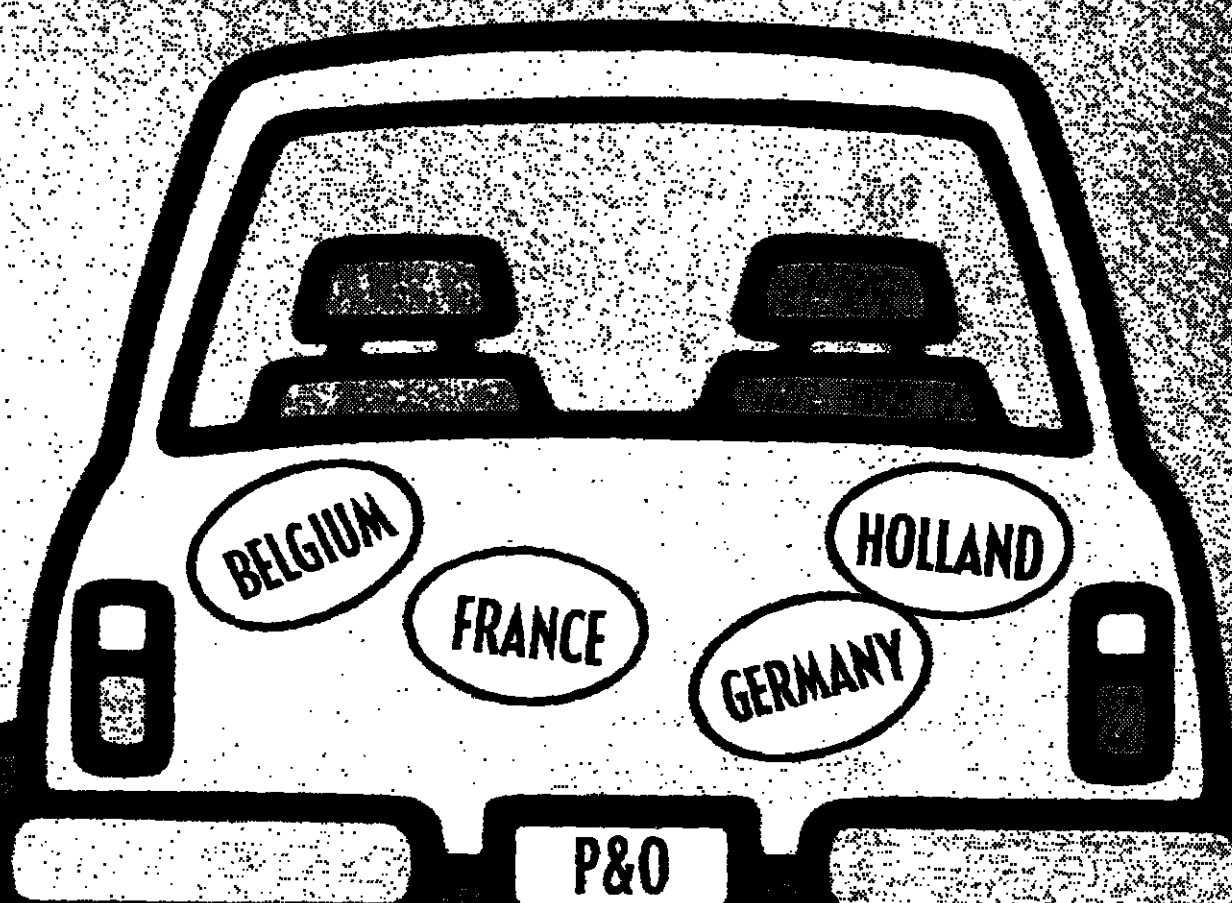
first service since 1993, they attached new instruments to the telescope which should allow NASA scientists greater penetration of the depths of

the universe (Quentin Letts writes). New cameras the size of household fridges were taken from the cargo bay of the shuttle *Discovery*

and were manoeuvred into place on the telescope by the spacewalking astronauts. It took them seven hours to clip the new devices on to the telescope, which has travelled about 996 million miles since it was last inspected.

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McVeigh sister 'talked of bomb'

FROM GILES WHITTELL
IN LOS ANGELES

FOUR months before the Oklahoma City bombing in 1995, the sister of the chief suspect in the case warned her friends at a Christmas party that a "revolution" was coming in which "something big is going to happen with my brother", according to court documents unsealed this week.

Jennifer McVeigh, who as the younger sister of Timothy McVeigh is expected to be a crucial witness in her brother's trial, talked at the party about "weapons stuff", "bomb stuff" and a need to overthrow the federal Government, two guests told the FBI.

"There's going to be a revolution and you're either going to be with us or against us. I know I'm ready," Ms McVeigh was quoted as saying. Joel Daniels, her attorney, said even if she made anti-government statements at the party it was not criminal.

The bomb explosion in April 1995 killed 168 people and injured 500. The attack took place exactly two years after the botched raid by federal agents on the Branch Davidian cult headquarters in Waco, Texas.

Vogue for chain gang spreads to Maryland

By Ian Brodie

AMERICA'S new vogue for chain gangs is moving north. A county bordering Chesapeake Bay in Maryland has become the latest local authority to decide that the way to get tough with prisoners is to manacle them together and send them along roads to pick up litter and clear ditches.

The move has been denounced as "needlessly cruel" by a lawyer for the local chapter of the American Civil Liberties Union, who said she might sue to stop the plan. Deborah Jean said: "Chain gangs represent the Old South at its worst. You don't deter crime by treating people as animals and parading them around in chains."

The view was not shared by Mike Zimmer, one of three commissioners in Queen Anne's County who voted unanimously to introduce the chain gangs. In his view they add the penalties of hard work and public shame to sentences and are a warning to children who drive past with families.

The jail has 70 to 80 inmates at a time who will be put into chain gangs of a dozen each. Women prisoners will be on separate gangs.

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Korean defector fears for his life in Beijing siege

FROM JAMES PRINGLE IN BEIJING AND ROBERT WHYMAN IN TOKYO

CHINA'S Foreign Minister appealed for calm yesterday as a tense stand-off over a defector's life in Beijing continued. Qian Qichen urged both sides to treat the issue "in a cool and calm manner, to keep peace and stability".

The official has sought sanctuary in the South Korean Consulate in Beijing. Last night a bulletproof vehicle pulled up outside as tough-looking North Korean men in black leather coats and wearing lapel pins depicting the late "Great Leader", Kim Il Sung, watched from a police cordon 150 yards away.

But there were no immediate signs that the defector, Hwang Jang Yop, 72, who knows the innermost secrets of the Pyongyang regime, was about to be moved. "This incident happened all of a sudden, so we need more time to investigate," said Mr Qian after meeting his South Korean counterpart, Yoo Chong Ha, in Singapore, where Asian and European foreign ministers are holding a conference. Other meetings are expected before a decision on Mr Hwang's fate is reached.

Diplomats say China is caught over the issue, having long-standing fraternal ties with the socialist North and more recent, but vibrant, trade and commercial relations with the South. North and South Korea have sent high-level delegations to lay claim to Mr Hwang. The North has sent officials from the ruling Workers' Party and the Foreign Ministry.

Beijing-based envoys fear that the North Koreans will stop at almost nothing to prevent Mr Hwang, a former confidant of the North Korean leader, Kim Jong Il, from leaving for South Korea.

Once there he would be able to speak about past North Korean state terrorism, ranging from the blowing up of a South Korean delegation in Rangoon to the destruction of airliners and the submarine incursion late last year into the South. Kim Jong Il's 55th birthday celebrations tomorrow have almost certainly been dampened by the defection, and fears of revelations about his reportedly lurid former personal life.

A Chinese driver outside the South Korean Consulate in Beijing said the driver of a North Korean vehicle had told him: "If we see Hwang, we will kill him."

Mr Hwang feared for his life after falling foul of Kim Jong Il, according to letters said to have been written by him, which were published by a Seoul newspaper yesterday. The letters say that he made up his mind to defect last May after being attacked by the North Korean leadership and placed under surveillance "on the pretext my thoughts are not suitable for

the North's governing system".

The 73-year-old secretary of the ruling Workers' Party in January through an aide who also applied for political asylum at the South Korean Embassy in Beijing on Wednesday.

The South Korean Government has said the letters are authentic, though many Koreans detect the hand of the state security apparatus in arranging their publication.

Mr Hwang, an architect of the North's guiding philosophy of *juche*—self-reliance—intended to defect by April this year, apparently expecting to be falsely accused and purged from his official positions. "It is better for my family and colleagues for me to kill myself rather than getting killed after being publicly criticised with materials fabricated by the leadership," he wrote.

The crisis would occur some time "after a big event" in February, he feared, possibly referring to the 55th birthday celebrations.

"Until the February big event, the leadership will use me and prevent any disturbances from happening, but after that time, I cannot say what will happen to me," Mr Hwang apparently wrote.

South Korean officials said Mr Hwang had hoped to defect during his visit to Japan, which ended on Tuesday, but found no opportunity.

British officials attempted a positive spin on the defection by saying that Britain focused the international community's concern on Hong Kong. The officials also comforted Mr Qian's statement that whatever happens in Hong Kong will be a matter for the Chinese people, the Executive-designate and administration. But Mr Hwang has already aligned himself with Peking's plans for change.

The Foreign Secretary tented himself with repeating his warning that if China pressed ahead with changes which include deep cuts in the Bill of Rights, Hong Kong would "become like any Chinese city".

The climbdown had foreshadowed earlier week by comments from these officials. Shen Guo, the Foreign Ministry spokesman, said in Peking that Qian would not discuss international court in Hague and would insist Britain stop misleading signers and creating controversies.

In Singapore yesterday Rifkind said: "For the International Court to have jurisdiction it must have agreement of both sides. It is not available, so we are in a position to be insistent."



Chinese police march past a bulletproof vehicle outside the South Korean Consulate in Beijing yesterday

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Muslim riots 'not over'

Alma Ata: Leaders of an ethnic nationalist group in Kazakhstan said yesterday that riots in China's predominantly Muslim northwest were continuing, despite Beijing's statement that disturbances had been quelled.

"We are sure that it is too early for us to announce that the riots have been neutralised," Yusupbek Mukhlisi, leader of the United National Front of Turkistan, said.

Chinese officials said on Thursday that the riot had been "fomented by hostile foreign forces" but had been quelled by the army and police. The officials have said nine people were killed and at least 198 wounded, about 50 of them seriously. (Reuters)

family has invested in Canada. "We think it's a better place to live," he said. Yet he may, for example, return to Hong Kong to work. Canadian government figures show that somewhere between 100,000 and 150,000 have gone back after securing the insurance policy of a Canadian passport.

Canada would have to bear the brunt of any massive loss of confidence in Hong Kong's future. In such an emergency, some 300,000 would have the right to join close relatives already in Canada, according to Don Devoretz, a Vancouver immigration expert.

The impact of immigration from Hong Kong has already been felt keenly across Canada, especially in Vancouver, Canada's princely city on the Pacific has become, in effect, a

Hong Kong in waiting. Its Chinese community has doubled to 250,000—one in five of the population—giving rise to the nickname "Hongcouver" and creating a framework that could rapidly expand.

The Chinese presence is not like the Chinatowns of old. The immigrant community is as energetic and upwardly mobile as much of Hong Kong itself. Vancouver's Chinese have their choice of supermarkets and shopping malls, three daily newspapers, two television channels and two radio stations. They can work, eat out, see a doctor, consult a lawyer and buy a car without ever speaking English.

But the immigrant tide has brought an undertow of cross-cultural currents, including crime, spiralling property

prices and white resentment. Vancouver now has the costliest housing in Canada.

The flow of migrants back to Hong Kong is a concern. David Lam, who emigrated from the colony years ago and became Lieutenant-Governor of British Columbia, chided Mr Wai and the others at the swearing-in ceremony. "You must burn the mental bridge to your old country," he told them. "Don't take the casual attitude of 'I can come, I can go'."

Still, the authorities are eager to assuage Chinese sensitivities. They instantly agreed to a name change after a Chinese civic leader complained about a remote stretch of water 500 miles north of Vancouver. It had been called Chinaman Lake.

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Patten's Valentine bids fond farewell

Hong Kong: Chris Patten, the Governor of Hong Kong, received an anonymous Valentine's Day greeting, causing an aide to reflect on whether he might have a secret admirer among China's Communist leaders.

The greeting appeared as an advertisement in the daily *Hong Kong Standard* and said: "To Beloved Brit Governor Patten. If once in a lifetime a wish could come true, I would open the door for you to walk through, the heartaches in this case is many. But the day I lose you will be the hardest of any. I only wanted you, Love."

"This is probably from some secret admirer in the hierarchy in Beijing," Mr Patten's spokesman said. "But I take it that it's not from Lu Ping."

Little love has been lost between the Governor and Mr Lu, China's chief of policy on the handover of Hong Kong to Chinese rule on July 1. The two have frequently traded verbal attacks on issues such as the future of democracy and human rights in the territory. (Reuters)

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Rifkin retreat colony legislature

FROM JONATHAN MITCHELL IN HONG KONG

BRITAIN has backed on its threat to take China the International Court of Justice over its shadow legislature for Hong Kong.

After talks with Mr Rifkind, the Foreign Secretary, yesterday, Qian Qichen, China's Foreign Minister, the matter "is now closed". This reverses John Major's promise to Hong Kong last year that Britain would abolish the elected Legislative Council which Chris Patten, the Governor, has taken the "benchmark" of the "benchmark" of Hong Kong's continued liberal prosperity.

Mr Rifkind, describing himself as realistic, said: "Chinese are determined to maintain the Provisional Legislature then they have power to do so because of the sovereignty power. British officials attempted a positive spin on the defection by saying that Britain focused the international community's concern on Hong Kong. The officials also comforted Mr Qian's statement that whatever happens in Hong Kong will be a matter for the Chinese people, the Executive-designate and administration. But Mr Hwang has already aligned himself with Peking's plans for change."

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'Hongcouver' becomes Asian haven

FROM IAN BRODIE IN VANCOUVER

THIS week, after four years in Vancouver, Wai Fu Ma put on his new charcoal grey suit, pinned a carnation to his lapel and went down to the convention centre overlooking the harbour to pledge allegiance to the "Queen of Canada".

In reciting the oath at a mass swearing-in ceremony, he followed the path taken by 300,000 others from Hong Kong who have chosen Canadian citizenship in the last decade in anticipation of China's takeover of the colony.

At 23, Mr Wai seems the ideal immigrant. He is a business student with fluent English. His well-to-do

family has invested in Canada. "We think it's a better place to live," he said. Yet he may, for example, return to Hong Kong to work. Canadian government figures show that somewhere between 100,000 and 150,000 have gone back after securing the insurance policy of a Canadian passport.

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مركز الاموال

OPINION

What will they think of next? Dame Kiri Te Kanawa goes trilling in the Outback



THEATRE 1

A walk on the wild side? Not exactly, but Heathcliff seems to keep the fans happy



THE TIMES ARTS

THEATRE 2

The surreal circus acts of *Wolk's World* make for a crazy evening in Manchester



ON MON

How to make *English Patient* and the German happy: Geoff Brown at the Berlin Film Festival



Chablis and camel with your aria?

Sorry, but this article is to be read only by very rich and completely mad opera-lovers with a yearning to travel to the other side of the world, so that they can sit in stifling desert heat listening to a soprano belting out her favourite bits of Puccini. They will also, *en passant*, be encouraged to consume emu pâté, kangaroo tail soup, camel salami and other delicacies of Antipodean cuisine. Oh yes, and they must be free to travel to the Australian Outback in late September — and have a gold-plated credit card handy, because this bizarre expedition is going to cost them plenty. Camel salami doesn't grow on trees, you know.

Still with me? I thought so. You don't have to be crazy to read *The Times* arts pages, but it helps. I am referring, of course, to Dame Kiri Te Kanawa's latest inspired career move. The Prince of Wales's favourite operatic diva is planning to give an outdoor concert in Yalkarinh Gorge. Er, where? Well, you turn north out of

Adelaide, follow the track... and stop after about 350 miles. Just like going to Glyndebourne, really, except you should allow a bit more time after crossing the Thames. Anyway, Dame Kiri is thrilled by her new, rustic concert venue. "I shall be singing in the heart of Australia. A Kiwi in dreamtime," she purrs.

Indeed she will. And roughing it with the best of them, it seems. "Dame Kiri is going to camp for the weekend," exclaims an excited impresario. The spectacle of the grandest of grand-opera dames boiling the old billy for a good brew-up — perhaps arrayed in one of her favourite Versace creations — should be worth the price of admission alone. And 15,000 fans are expected to trek into the bush and pay up to £350 a ticket to see her performance.

Nevertheless, the Australians

say that the Yalkarinh Gorge concert is "just a rehearsal" for a much bigger event planned in the Outback to coincide with the Sydney Olympics in 2000. Oh no: is this a cue for our old friends, the Three Tenors, to come thundering over the dusty horizon from the Bulabunga sheep-shearing station, perhaps riding in chariots drawn by specially reinforced wallabies? I can hardly wait.

Once again, however, one fears that Britain has been left behind in the race to take arias into the Great Outdoors. Do we not have a homeless opera company on our hands for the next two years? Instead of dashing between the Barbican, the Albert Hall and my auntie's spare bedroom, perhaps our own Royal Opera should be planning to fill its temporary exile from Covent Garden with some spectacular expedition. Kanawa-

WEEK IN THE ARTS



RICHARD MORRISON

style, into the natural world. How about a production in situ of Strauss's discarded early sketch, *Salome of the Antarctic*? Or perhaps that little-known Wagnerian epic, *Lohengrin of Arabia*?

I am sure that one of our wacky young directors would rise to the challenge.

Now, what do we make of Iain Sproat's brilliant bid to win the election for the Tories? In a move that will send shockwaves through Labour's ranks, the National Heritage Minister has suggested that the British Library should receive not only a copy of every book published in Britain, but also every recording, film, video and CD-Rom. He is clearly worried that posterity will be unable to form a rounded view of the Golden Age of British Culture presided over by I. Sproat and V. Bottomley if, by some horrible mischance, the tapes of *Blind Date* have been swallowed in the mists of time.

Great idea, Sproat! The country has just spent 20 years, and

more than £500 million, building the new British Library. It has been one of the biggest fiascos in British public life since... well, since the last one. But at last it is finished. Now the minister decides he wants to squeeze about ten million CDs and a few hundred thousand films onto its shelves.

Is this the squirrel mentality gone mad? We should actually go the other way: there is far too much stuff going into our five national copyright libraries. The British Library receives 500,000 new publications a year. And we do already have national archives covering records, film and TV.

Of course the idea of a "storehouse of all knowledge" is a fine, ancient concept. The trouble is that mankind's accumulated knowledge now vastly exceeds the capacity of any conventional storehouse. Electronic storage is the

answer, but the task of storing existing printed matter is daunting, and there are unresolved legal problems.

I believe that 90 per cent of the British Library receives can be chucked straight in the bin. Then, my view of copyright lies was warped at a tender age by an undergraduate I wasted hours in the room of the Univer Library in Cambridge, discussing the delicious rumour that the vast tower (to which access is highly restricted) housed volumes of all the girls' magazines ever published, plus unimaginably detailed erotic novels strung back to the dawn of time.

To this day I have no idea whether this is true. But I have passed through Cambridge with my eyes to the tower. Giles Gilbert Scott tower — very symbol of Cambridge's lactic pre-eminence — and gazing at the thought that, inside, some stern librarian standing guard over the world's greatest collection of pin-ups.

A hit with the missus

Wear a blue rinse, my editor suggested, fearing I might otherwise be mistaken for one of the critics who had trashed this clumsy, sentimental collaboration between Emily Brontë and Cliff Richard at its premiere in Birmingham, and been lynched by a mob of madly Cliffhangers.

Well, I stuck to my normal grey-brown, and ended up none the worse. The ladies were too busy cheering, and rushing en masse to the footlights to fire off the cameras we had been forbidden to use, to notice us reviewers corking up our bottles of vitriol and sneaking back to our lairs.

Whatever I add to the opinions expressed last October, nice or nasty, will make no difference. Cliff's Heathcliff is critic-proof, and clearly appeals to more than the azure-tinted. On Thursday Hammersmith's vast Apollo was packed to its garish gills with the mix of ages, sexes, faces and clothes you see in any British shopping mall, and is likely to remain so until the musical closes in April. You could hardly buy a Heathcliff sweatshirt or button-nosed Heathcliff teddy-bear, such was the throng at the sales counter at half-time.

And Cliff himself? My colleagues had a good time in Brum suggesting that Perry Como had been cast as the Antichrist, Max Bygraves as Thucydides, Peter Pan as Captain Hook, Julie Andrews as Lady Macbeth and, bizarrely, John Major as a colonel in the French Foreign Legion. If they had described him as George Carey's definitive Caliban, or Bo Peep's Cruella De Vil, they could not have been more withering or implied he was less withering.

Heathcliff
Apollo, W6

Actually, he is far from the weakest component in what, let's admit, is a crazy mechanism. How could a fine director, as Frank Dunlop have done so little to create the Brontë energy and feel? True, the Apollo stage is large enough to make Texas look tiny and transform a 19-person company into a playgroup of Lilliputians; but Yorkshire cannot be evoked by a furry walkway and the sort of ersatz rockery you find doubling as a fairy grotto in children's playgrounds. The story lacks momentum, tension, force, danger, sex, and much else. Overmiked voices come out of loudspeakers the wrong side of the stage. It would be an exaggeration to say that John Farrar's music is pop pap so lacking in pep it would give a pup the pips, but I wanted to show I could match Tim Rice's lyrics for linguistic power.

"Was he the devil incarnate, or a misunderstood man?" Rice asks, and Cliff gives the expected answer. He is more victim of Yorkshire's demurely walking nobs than villain, and more thwarted lover than obsessed stalker. But he scowls, snarls, roars and wails with more commitment than he reportedly produced in Birmingham, and might be still more effective if he were not sidetracked by spurious journeys to scenic Africa, China and India. He is, as his name forewarns, only half a Heathcliff — but isn't that better than being none at all?

BENEDICT
NIGHTINGALE



Cliff Richard — here with Helen Hobson (Cathy) — is not the worst part of *Heathcliff*

Alive, but not as we know

Wolk's World
Manchester

THE world of Emil Wolk is a strange place in which to spend an evening. According to the programme notes, his latest play is set in the "deep recesses of the company's mind". For most of us it is set in David Ullt's magnificent circus tent erected inside the Royal Exchange's temporary home at Upper Campfield Market. (The IRA blew up the old Exchange last year.)

Here Ben Keaton's wispy-haired ringmaster introduces us to a motley cast of circus acts. Toby Sedgwick's Kaspar, the insane tumbler, hobbles about on crutches pretending he's Napoleon. Madame Kazeer, the voluptuous middle-aged clairvoyant, is mutt dressed as ostrich feathers. Joe Montana's Superman owes more to camp than beefcake crusaders.

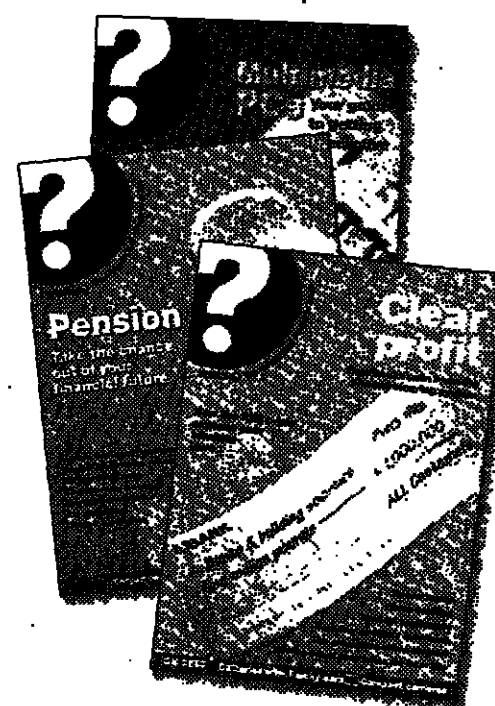
And the young, would-be gymnast Wolk? Barely have we tumbled through the opening routine (a small trampoline jump on to a large fat mattress) than the adolescent

revels in being dodgy impostors. They work melodramatic great scenes, a hopeless love scenario, a sidekick with cartoonish chases, water fights, front-row flirting.

Interest in these two quarters hours. The show, however, bizarre conditions. Geraldine Maud, a deliciously desperate dame Kazeer is faint over the top. And the droll Keaton excels. He gives a wonderful, utterly false impression of himself as a clown.

Wolk's World is replete with excuse to make an excuse, a place where thrown together in the making inspired comic. The problem with this that you invariably with a lot of blown fun are lucky that Wolk is electrician.

J. CHRISTO

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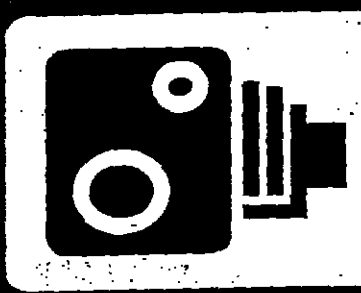
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Why the Mail should make us all uneasy

Michael Beloff says the finality of verdicts is threatened by the press

An allegation of murder is as serious a libel as can be envisaged. A banner headline in a national newspaper is as extensive an act of publication as can be imagined. Such a coincidence only usually occurs after a jury in a criminal trial have pronounced a verdict of guilty.

Yet the *Daily Mail* has levelled the charge of murder against five named youths, who, the paper asserts, were guilty of deliberately stabbing to death the black teenager Stephen Lawrence in a racist attack in April 1993. This is despite the fact that the Crown Prosecution Service (CPS) had earlier announced that there was "insufficient evidence" to proceed against any of them, and three of the five had been formally acquitted at a private prosecution (one of only four this century) subsequently brought; two had been discharged at the committal hearing by magistrates.

A defamatory statement can be defended by a plea of justification (or truth). According to common law in England (although not in New Zealand), a criminal conviction was inadmissible in civil proceedings as evidence of the fact that the person convicted committed the offence in question, the so-called rule in *Hollington v. Hewthorn*. The celebrated robber Alfie Hinds exploited this loophole in a famous case in 1963 but it was filled by Parliament in the Civil Evidence Act 1968. Section 13 creates a conclusive presumption in libel proceedings that a person convicted, once his offence has been proved, shall conclusively be taken to have committed the offence in question.

Such a defence, however, would not be available to the *Daily Mail* in these cases, where its very complaint is that there was no conviction. Nor could justification be based on the verdict returned earlier this week at the resumed coroner's inquest into the Lawrence death at Southwark. Coroner's Court of "unlawful killing". Not only does unlawful killing cover all cases of homicide — and not just murder — but the verdict of the coroner's jury cannot be relied upon in a civil court to establish that it was correctly returned.

Why then has the *Daily Mail* taken the risk? It has in effect invited the five named youths to test the matter in a court of law. Its headline challenges "if we are wrong, let them sue us". Since legal aid is not available for libel suits, there may be little chance of the gauntlet being taken up — although the youths are consulting their solicitors. But if it was, it would, of course, be open to the *Daily Mail* to adduce evidence to prove that what it said was true. Parliament did not accept in 1968 the recommendation of the Law Reform Committee that in defamation proceedings, evidence of an acquittal should be conclusive evidence of innocence.

The CPS under its code had to be satisfied that there was enough evidence to provide "a realistic prospect of conviction" against each defendant on each charge; and hence to consider both the admissibility and the reliability of the available evidence. It had to remember that in criminal proceedings the standard of proof required is "beyond reasonable doubt".

The *Daily Mail* is not restricted to the evidence considered by the CPS; and would bear in mind that it would need to justify on the civil standard of "balance of probabilities" only, although the courts have

constantly reiterated that the more serious the matter that has to be proved even in civil litigation, the more convincing must the evidence be to support it. In reality there may be very little difference between what would be required to prove murder in the civil as distinct from the criminal courts.

There is a more significant dimension to the whole affair. The deliberate provocation of libel proceedings by persons who otherwise have fear that wrongdoing may not be exposed at all in a court of law is not novel. There are two celebrated examples in modern times. The first was the challenge laid down by the Marquess of Queensberry to Oscar Wilde when he publicly accused the writer of "posing as a sodomite". The fateful acceptance of that challenge set Wilde on the road to Reading Jail.

In 1925, one Peter Wright wrote disparagingly of the then dead Liberal statesman W.E. Gladstone, alleging that his public moral posture was at odds with his private interest in prostitutes. Gladstone's son wrote a series of letters to the secretary of the Bath Club, in which he accused Wright of being a "liar and a coward". His motive was transparent. Since no libel proceedings can be brought on behalf of a dead person, the defamer had to be made a plaintiff, not a defendant. The ruse succeeded. Wright sued for the libel in the letters; but the jury held that the defence of Lord Gladstone was made out: Wright was a liar and a coward. The late Prime Minister's reputation was posthumously tarnished.

There are other instances of the civil law, apart from libel, being used in substitution of, or correction for, the criminal law. O.J. Simpson had awarded against him compensatory and punitive damages at a suit of the families of the victims, whom the jury in the criminal trial had earlier determined that he had not murdered. Indeed, Stephen Lawrence's family, encouraged by the inquest verdict, are said to be starting a civil action for compensation against the five youths.

It is natural to feel a sense of unease that guilty persons may walk free, or indeed never have to stand in the dock. But such reaction should be accompanied by a sense of unease when matters that should properly be before the criminal courts form the actual or potential subject matter of civil proceedings, or where the verdicts of the criminal courts are, for whatever reason, not held to be final.

Prejudgment has always been frowned upon in English law, as the strict rules on contempt of court illustrate. If the *Daily Mail* had published the present article at a time when any hearing of the Lawrence family's civil claim had been arranged, the newspaper would have been vulnerable to proceedings under the Contempt of Court Act 1981 on the basis that the publication created a substantial risk of serious prejudice to the course of justice in that forthcoming civil trial.

The growing phenomenon of which the *Daily Mail* article is an example may be classified as *rejudgment*: the same paper pursued the same policy in hitting strongly that Colin Stagg was the murderer of Rachel Nickell. Is it any more desirable? Finally is not the only value in any mature legal system, but it is a significant one.

Michael J. Beloff, QC, is President of Trinity College, Oxford

Pop culture is not Christianity, says Roger Scruton, whatever the Church of England may say

Golden idols won't fill Anglican pews

God is our creation, and can be manufactured in whatever form we choose. The solemn and inherited language of the sacred text is there to remind us of eternity, and of the absent generations who stand invisibly among us as we worship.

Moreover, the Anglican Church owes its identity to our national history and culture. Its revelation of God's purpose is adapted to the spiritual needs of English-speaking people. If the Anglican Church is severed from its history, it loses its peculiar moral standing. That is why so many people objected to the New English Bible and the Alternative Service Book: not because they were doctrinally unsound, but because they detached the Church from the culture which had grown around it, and which made it part of the English way of life.

There is no doubt that the Book of Common Prayer is not only more solemn, but also more severe than its replacements. It repeatedly reminds us of God's authority and

judgment, of our own unworthiness, and of the fragility of human nature. It is inherently painful for a young person to sit through the old service of Holy Communion, even if the outcome is a kind of catharsis, as the experience of God's mercy is renewed. Without external pressures the young will avoid a church where the Book of Common Prayer is the daily diet, and where the language, music and ritual are remote from anything they encounter in the world outside.

In such circumstances, what are the clergy to do? Many young people grow up in a spiritual void, without faith or hope. Their hold on moral truth is tenuous. Their culture, if that is the word for it, is a culture of soundbites and quick fixes in which violent and sexual images play a leading part. But human beings are disposed by nature to pay homage to the holy and the numinous, and to seek for ceremonial gatherings in which

they can be together in the presence of God. Young people therefore live in a state of deep frustration, the origin of which is unknown to them, since nobody has provided them with the concepts, the language or the rituals which would convey the missing idea. The temptation is to construct a new form of worship from the debris of popular culture, to give the young religion by making a religion of what they already have.

In the National Gallery hangs the painting which captures this predicament: Poussin's sublime depiction of the *Adoration of the Golden Calf*. The Israelites are dancing around the idol in poses of abandon. The priest has persuaded them that the instincts enshrined in their popular culture are sufficient to redeem them, that this lustful dancing in a happy crowd is the essence of religion, which makes no higher demand. And their faces shine with relief: the relief of those who have escaped from judgment.

The austere God of Moses has been brushed aside, and a playground affection has grown in place of His harsh commandments. In the distance, diminished to an ineffectual doll, is the figure of Moses, descending from the Sinai. He dashes down the Tables of the Law, appalled that the God who prescribed them — the eternal judge of human conduct — has become incomprehensible to His people.

Idolatry places what is merely human upon an altar. It therefore automatically diminishes the object of worship and reinforces the deep-down sentiment that there is nothing higher than the human, and nothing that stands in judgment over us. Idolatry therefore leads to delinquency — and that, in a nutshell, is the condition in which we find ourselves. If the Churches are to restore faith and hope to the young, they must find the means not only of attracting young people to church, but of making them uncomfortable when they get there.

Lord Runcie is surely right to warn us against mistaking togetherness for worship. But if the old rituals are no longer intelligible to the young, what voice can the clergy speak to them? In such circumstances, it seems to me, the Church has one overriding duty, which is to cease pandering to a popular culture rotten with idolatry, and to stand once again in judgment over it.

Is this Voltaire's last halloo?

I do not like hunting, but I will defend the right of countrymen to pursue their traditional sport



However cruel their hunting instinct may seem, foxhounds are part of traditional British rural life

union of foxes and wolves might say the same of chickens and lambs. Such hypotheses are untestable.

The Argument from Pest Control is even odder. Foxes in the country are like dogs in town, pests that people do not really want suppressed. The fox could soon be rendered extinct with the aid of

terriers, traps and guns. Ask Trollope's Duke of Omnium. But then there would be none to hunt. The argument was shot to pieces by the Master of the Beaufort last week. "Stop us hunting and I guarantee there wouldn't be one fox left in 12 months," he said. As for the Argument from Employment — Britain's 150 hunts claim to support 65,000 jobs — I suppose bear-baiting and witch-burning created jobs. That hardly engages the moral issue.

Hunting has always been its own worst defence counsel. Fox-hunting is now bound to feature prominently in the next Parliament, with a passion out of all proportion to its importance. Wounds will open within and between parties. Lords will strive with Commons, town with country. Tony Blair has promised "a free vote in government time" on a Private Member's Bill banning hunting. Unless some compromise can be struck in advance, this is likely to pass. With saboteurs ready to turn every hunt into a scene of the battle of Newbury bypass, many of this month's hunts may conceivably have been the last.

Once again we must ring the bell and summon Voltaire and his priest from retirement. To detest another man's opinions is one thing. To suppress them is quite another. This distinction is the essence of liberalism. We may

believe that a person or group are profoundly wrong in what they do, but courtesy, tolerance and "do-as-you-would-be-done-by" dictates that we honour their freedom. Legal restraint is valid only where some overriding benefit to society requires it. That benefit must be more than the ending of what a majority believes to be wrong. It must also compensate for the damage done to the principle of tolerance itself. The burden of proof must be on the authoritarian.

I know of no overriding benefit from banning fox-hunting. I am sure that the sport is cruel to the fox, and society has an interest in discouraging cruelty. We ban gratuitous cruelty to animals, allowing exceptions on them only where nutrition, hygiene or medical science justifies harming them. Small boys who pull wings off butterflies are told to stop. Those who see cats and dogs as pests are discouraged from shooting them. When the salmon is caught by jabbing a hook in its lip, we are advised to kill it before its lungs collapse.

Animals have no rights. Such "rights" are philosophical gibberish. Cruelty to animals upsets us partly from some vague anthropomorphism — "I would not like to be treated that way" — partly because we fear the cruelty might somehow be extended from animals to human beings. Fox-hunting is not required for food or safety: it is there not something abhorrent in this ritual of pink coats, taily-hos, gone-aways, kills and bloodings? To many townspeople, hunting unleashes the dark side of human nature. It is upmarket bear-baiting, an animalian Ku-Klux-Klan that must root the humanity of its practitioners.

I might agree with all of this, yet still plead Voltaire from the rooftops. To claim that what the Cheshire, the Quorn or the Beaufort do to the lungs of foxes remotely affects my existence is absurd. To suggest that huntsmen are so sunk in bestiality as to need protecting from becoming serial killers is no less ridiculous. To pretend that the hunting I saw last weekend threatens British civilisation, and must therefore be declared criminal, is out of all proportion to the cruelty involved. There are worse cruelties afoot. Hunting is merely an easy target for those who see in it all that they dislike about the landed (or nowadays the moneyed) classes.

Hunting is what some country people do. Its moral content is unaffected by whether they are rich or poor, toddlers or yobs, beef-renderers or used-car salesmen. Landowners consent to this activity or they would not tolerate it. If the Government owns countryside, then it should do so in accordance with the wishes of tenants or residents in the neighbourhood, not in towns. This is subsidiarity. Fox-hunting is a traditional sport of rural Britain. I am sure urban Britain does things to animals that might deeply offend country folk. (In my part of town we poison rats, horribly, neuter cockroaches, boil lobsters and shoot and rob the nests of Canada geese.) I expect country people to keep their noses out of my leisure pursuits. The least I can do is keep mine out of theirs.

Which means that for Labour to offer a "free vote in government time" to a fox-hunting ban defies that party's albeit patchy tradition of moral libertarianism. It is the new centralism with yet another twist. So does this mean that I would un-ban the equally traditional, but working-class, blood sport of cockfighting? If that is what people who live in the cockfighting parts of the country really want, yes.

Simon Jenkins

Bottoms up

AS HERITAGE Minister, Virginia Bottomley has shown an impressive enthusiasm for her brief and, despite the prospect of a Labour government, she doesn't appear to be letting up. After bumping into some painters recently, she requested membership of the Chelsea Arts Club. They are considering

her request and word is that she will be made an honorary member, joining the likes of John Cleese and Damien Hirst.

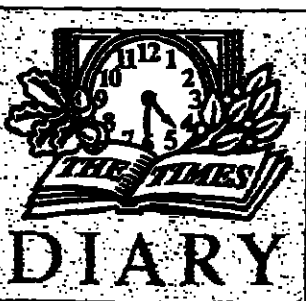
The Arts Club, an institution populated by florid-faced artisans who would be at home in a Breughel painting, has a long waiting list and Virginia's membership is likely to be contentious.

However, when presenting the £10,000 Hunting Art Prize to Martin Fuller, a fine draughtsman, earlier this month she found she was surrounded by club members. So she applied for membership there and then — acknowledging with self-effacing concern that she might not be directly concerned with the arts for much longer.

Yesterday the club, which insists on artistic pedigree for its members, refused to discuss the matter. Mrs Bottomley herself was also unavailable. When she shows up for her first night at the bar, however, she should bone up for some pretty sharp words from members on the hot topic of abolishing business rates on artists' studios.



Bottomley: clubbable



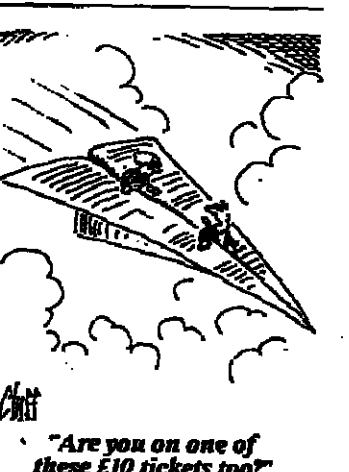
Some drink coffee and smoke, others take ginseng. Brian Mawhinney, the Tory party chairman, keeps his energy up with cheese and gherkin sandwiches. To devour gherkins is a bad breath nightmare. Perhaps this explains the healthy distance kept between Mawhinney and reporters at Central Office press conferences.

Dalai Dobbs

ADDING a spiritual dimension to the Tory election campaign will be Michael Dobbs, the lifelong party stalwart and political novelist. Perhaps in preparation for this role Dobbs, creator of television's arch-Machiavellian Prime Minister Francis Urquhart, is in India to visit

the Dalai Lama. He is accompanied by his wife of 16 years O-Sel Nyima, a converted Buddhist who is to be ordained a lama in March. Central Office was not expanding on the subject yesterday: "He's fulfilling a spiritual role in the campaign," a spokesman said.

The heady whiff of rebellion is back at the London School of Economics where government ministers are habitually greeted with rotten eggs. On his first address to the Students' Union, the new Di-



rector, Professor Anthony Giddens, had to dodge a hail of missiles from his audience. The bombardment of paper darts and bombs was set off by his confession that he "knew bugger-all about the Spice Girls".

Homecoming

A TOUCHING gesture in St Valentine's week comes from Beryl Bainbridge, the author who many believe should have won the Booker Prize. She is temporarily reunited with her husband, Austin Davies, from whom she separated nearly 40 years ago.

Davies, an artist who lives in Australia, is lodging for a few weeks at Beryl's home in Camden, north London, because he has an exhibition just south of Tower Bridge.

Bainbridge, who works at her typewriter in white gloves to keep the nicotine off her fingers, has many admirers. Not least among them is Lord Wyatt of Weeford, who met her at a party a few years ago and began a vigorous courtship.

However, she still enjoys the company of her former husband, not only welcoming him back home



Madame Calment: oldest swinger, still swigging at 122

but also organising the drinks party at his preview.

Gong show

ADVISERS to President Chirac are telling him that it is high time that France honoured Madame Jeanne Calment, the oldest woman in the world, who will be 122 next Friday. Born in 1875, she has seen out 16 French Presidents and now lives in a retirement home in Arles where she has dim recollections of a chap

called Vincent with a dicky ear who bought canvases from her father. Under Chirac, more people than ever before have been decorated with the Légion d'honneur and he rushed to award a posthumous Grand Croix, the highest class in the order, to Pamela Harriman, but still Madame Calment's bosom remains unadorned. He must act quickly, or else he will find himself having to make another posthumous award.

P-H-S



TWO WRONGS

The wrong way for a newspaper to counter injustice

The vigilante is both an understandable and an unattractive creature. The English law may sometimes produce outcomes that barely resemble justice. That, by itself, does not excuse individuals or groups from putting themselves above the law and infringing the rights of others.

The press has traditional responsibilities to counter injustice. But before embarking on a campaign such as the *Daily Mail* launched yesterday, newspapers have responsibilities to establish the facts first. Their campaigns should be founded on investigation, not on threat or bluster. The road to anarchy is paved by self-styled law enforcers; so too, the cause of justice is at risk from self-appointed special prosecutors.

The *Daily Mail* yesterday named and labelled five white youths as the racially-motivated murderers of Stephen Lawrence. In doing so it has thrown down a gauntlet and won praise from many who rightly hate racism wherever it occurs. The newspaper itself conceded that the action was "unprecedented" and "no light matter". It acknowledged that the affair had twice come before a court of law and failed on each occasion. Despite that, it felt that the transparent failure of British justice demanded the dramatic move of inviting those it accused to sue the paper for libel if they dared.

There have been many unsatisfactory aspects of this saga. One case collapsed when the Crown Prosecution Service decided that it had insufficient evidence. The subsequent private prosecution for murder also fell when critical evidence was ruled inadmissible. The closest that matters have come to a genuine contest was the inquest this week, when a jury swiftly determined that Mr Lawrence had been unlawfully killed. Four years after the attack, no one has had to face imprisonment and in all probability no one ever will. Every one must feel the deepest of sympathies with the Lawrence family: those who know them must feel it most deeply of all.

That does not, however, justify the *Daily Mail* in intervening in this way. It was hard-

ly the only course open to the paper. It could have laid out the circumstantial evidence that implicates the five. Readers could then have drawn their own conclusion. Instead it directly denounced them as murderers.

Their targets may, indeed, retaliate through the libel courts. But this is not as easy as it may seem. Legal aid is not available for such litigation. The newspaper had good reason to predict that its dare would not be answered: the men do not have the money to mount a challenge. The press plays a dangerous game when it abuses the right of free speech and sets out to destroy an individual's reputation without constructing a factual and convincing case.

None of this will help the Lawrence relatives. Indeed it could complicate matters further. It raises the prospect of two trials, both in effect for murder but neither under that name. The parents could initiate a civil action against the five by charging them with assault and battery. A judge sitting alone would decide whether the preponderance of evidence matched that claim and award financial damages accordingly.

Meanwhile, a parallel case might occur in which the five sued the *Daily Mail* for destroying their reputations. In this instance a jury would determine whether the "murderers" headline was justified. In doing so they would be advised that the term "murderer" requires both that the event occurred and that murderous intent existed. It is not impossible that, with such different rules of engagement, contradictory conclusions might emerge. This would hardly assist the cause of justice.

An appalling crime has already seen two trials and an inquest. The risk now is of tragedy turned into legal farce. The O.J. Simpson experience is not one we should wish to see repeated in our courts. The media bore much of the responsibility for that Californian circus. Even in this, one of the most moving and worthy of cases, all newspapers should act with restraint. Their place lies in the press gallery, not as advocates for the prosecution.

WITHOUT A CREW

A technological salute to the film-makers of tomorrow

There are two kinds of movie-making. The first involves a budget adjacent to the gross national product of a small country and stars who will not get out of bed for less than \$10 million. Then add armies of hairdressers, grips, best boys, gaffers and gaffers' pay for laboratories of bunnies to devise ever more special "special effects"; and BUT FAR hire marketing teams to sell the film to mass audiences from Ankara to Zurich. That is the classic Hollywood way, and it brings massive rewards if the formula is right. *Independence Day*, last year's top box-office draw, is likely to become the first film in history to earn a billion dollars.

Then there is another, more romantic way. At the age of 23, Robert Rodriguez was desperate to make a movie, but had no formal training, contacts or money. He raised the latter by becoming a guinea-pig for medical experiments; he borrowed an Arriflex film camera from an acquaintance; and he set off for Mexico to make a film which he singlehandedly wrote, directed, dubbed and edited. His actors were friends, relatives and villagers. The total cost was \$7,000. But the resulting film, *El Mariachi*, brought supplicants from top Hollywood studios to Rodriguez's door and catapulted him to fame.

His subsequent book, *Rebel Without a Crew*, is now a bible for the thousands of young Britons who want to make movies. If you have ingenuity, determination and flair, Rodriguez tells them, you can solve the problems which, on a Hollywood film-set, would be "washed away with the money hose". As he wryly points out, for a young film-maker "there are never any budget problems because there's no budget".

This week *The Times* has launched a competition to celebrate young film-makers, their freshness, their energy and their ambition. Rodriguez's success was exceptional, but not unique. *Citizen Kane*, arguably the greatest movie of them all, was made by Orson Welles at the age of 25. And there have been huge advances in camera technology since Welles's day. High-quality video and film equipment is now available even to youngsters with limited finances.

No longer is it necessary to employ a crew for three months or more. The best independent films today are made on the hoof, with hand-held cameras, instant takes, instinctive angles, and the rough edges left in. The rawness is part of the appeal and a welcome antidote to Hollywood sheen. There is no shortage of outlets for talented young film-makers. And the revolution has only just begun. Soon independent film-makers may be liberated not only from the big studios but from mainstream distributors as well. If feature films can be transmitted through the Internet, film-makers can bypass the cinema chains and dispatch their epics instantly to their fans.

That momentous change lies in the future. For the moment our competition (on page 47) will equip one aspiring director with an Arriflex camera and, we hope, inspire many others to action. Britain's current crop of movie-makers confirmed their world-class stature this week with a bumper haul of Oscar nominations. The next generation are already crashing through the door — their ideas unruly, their techniques unrefined, their potential unlimited. We look forward to being shocked, dazzled and mesmerised.

MICRO, MICRO, ON THE WALL

Who is the richest of them all?

"The possessions of new families are commonly exaggerated in the public mind, while those of long established families are as commonly diminished"; or so James Fenimore Cooper noticed 150 years ago. He would not have been surprised by the news that, at the tender age of 42, the software tycoon Bill Gates is worth £18 billion. Some have even said that the glitterati of the mouse, pentium chip and CD-Rom have become the richest men who ever lived, not merely the richest men in the world today. Are they right?

Today's billionaires run complex companies and hold the bulk of their wealth in shares. The best-known — or the least reticent — are American. The closest Britain can come to Mr Gates's total is the estimated £4 billion worth of the retired Swedish brothers who founded the packaging firm Tetrapak and came to live here in the 1980s.

Modern Americans have the benefit of the world's largest economy. But US billionaires also operate under anti-trust laws which inhibit their companies' growth and restrict their ability to use company money to expand their private wealth. These worries did not slow down the 19th-century American buccaners who developed the communication superhighways of their time, cornering markets to supply fuel for cars and steel for railways. Although a tendency to grandiose exaggeration makes esti-

mations of Vanderbilt, Carnegie, Mellon and Rockefeller wealth an inexact science, even working from the sums which such men gave away to good causes, they may have been richer men than Mr Gates.

When J. P. Morgan bought Carnegie Steel from its founder Andrew Carnegie, Morgan handed over a cheque for \$480 million, worth £17.5 billion in today's money, with the words, "Congratulations Mr Carnegie, you are the richest man in the world." The big difference between Mr Carnegie and Mr Gates, whose assets are mostly not liquid but in Microsoft shares, came later. Over the next decade, the Scottish immigrant gave \$350 million away, endowing 3,000 libraries along the way. By the time of his death in 1937, John D. Rockefeller had given away \$300 million, worth £14.1 billion today. But Mr Rockefeller is supposed to have been worth \$855 million at the end of his life. That sum, £24.04 billion in today's money, would have put Bill Gates in the shade.

In earlier centuries there was probably not enough wealth for anyone to be compared with Mr Gates. How rich was Croesus? It is hard to say. There was certainly much less to buy with his money. The unregulated 19th century was the heyday of the billionaire. The 20th century has been good — but not perhaps quite such a congenial climate for men and women who want to be seriously rich.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Call for EU code on arms exports

From the Bishop of Coventry and others

Sir, February 15 is the anniversary of the publication of the Scott report. At that time we wrote to *The Times*, calling on the Government to heed its lessons and "never again allow short-term commercial gain to override international peace and security" in decisions on weapons sales.

A year later we feel compelled to write again. Little has happened in the intervening period to give us any indication that irresponsible arms exports to unscrupulous regimes are a thing of the past. Indeed, the Government recently announced that the British defence industry captured a record quarter of the global arms market in 1996 (News in brief, February 1).

Many of these sales are to countries in regions of instability and to regimes with poor human rights records. For example, it is deeply regrettable that the award of the Nobel Peace Prize to Bishop Belo (report, October 12, 1996; leading article, October 14) was followed by the grant of further licences to export British weapons to Indonesia.

The tragedy of Dunblane forced British politicians to confront the link between the availability of guns and the number of firearms deaths in our society. Yet the acceptance of this link sits uneasily alongside a willingness to export vastly more destructive weapons to some of the poorest countries in the world.

The oft-cited argument against tougher arms export controls is, "If we don't sell, someone else will". In the aftermath of Scott the Government engaged in a process of consultation about the future of UK arms export controls. We are not yet convinced that sufficiently stringent criteria have been implemented.

Action at both national and international level is required. Germany, The Netherlands, Sweden and Ireland all support a restrictive European arms export policy and pressure is mounting for the introduction of a European code of conduct on the arms trade at the current EU inter-governmental conference. The code would help prevent weapons sales to regions of instability, countries which abuse human rights, military aggressors and dictatorial regimes.

The code will simply not happen, however, without the support of Britain. Once the shackles of general electioneering have been cast aside one of the greatest challenges for the new government, of whichever party, will be to take a lead on this initiative. This important chance should not be missed.

Yours faithfully,
SIMON COVENTRY,
†DAVID LIVERPOOL,
†RICHARD OKON,
c/o Safer World,
33-34 Alfred Place, WC1.
February 13.

Forces manpower

From Rear-Admiral Hugh Tracy

Sir, Mr Noel Falconer's simplistic "demonstration" of the number of top people needed in the Armed Forces (letter, February 10) cannot be allowed to go unchecked.

First, "combat units" are not by any means the only groups that require executive leadership. In these days of ever more complex weapons and machinery, what is often unkindly described as "the tail" is almost more important than the "sharp end" units which operate the equipment. With automation, the size of combat units has been much reduced, whilst the officer manpower required to deal with the complexities of planning, design, supply and administration has increased greatly.

It may be possible, when there is an emergency or some other need to expand our forces, to recruit untrained manpower, but its effectiveness will entirely depend on a supply of experienced officers, including senior ones.

Yours faithfully,
HUGH TRACY,
21a Lion Hill, Bath.

Concorde offer

From Mr Myer Lacombe

Sir, It was impossible to get through to British Airways last night (letter, February 13). So, on my way to the bathroom at 4am, I tried again — all the Concorde flights had gone.

This is ridiculous, I then thought. Here I am, naked and cold with a credit card in my hand, hoping to win an uncomfortable seat in an aluminium tube on its way to a bitterly cold New York in February.

So, if Richard Branson is reading this, I am willing — in fact eager — to travel Virgin first-class return in June, and am prepared to pay £11 for the extra space and comfort.

We don't mind if it takes a little longer as it's our 44th wedding anniversary and we shall enjoy a second bottle of champagne.

Yours faithfully,
MYER LACOMBE,
4 Campbell's Close
(Off Royal Mile), Edinburgh.
February 12.

Letters should carry a daytime telephone number. They may be faxed to 0171-782-5046.

Resolving West Lothian question

From Mr Alan Beith, MP for Berwick-upon-Tweed (Liberal Democrat)

Sir, Simon Jenkins (article, February 12) has rightly pointed out that the West Lothian question is no different from the South Armagh question.

When I was first elected to the House of Commons in 1973 the Stormont Parliament was still in operation and Ulster MPs sat at Westminster, where they could ask questions about health in England which, in their own constituencies, were matters for the Northern Ireland government.

I never heard a single word of complaint from the Conservative Party about their Ulster Unionist colleagues having the right to ask such questions. Indeed, they made one of them a minister in the Department of Employment, where he had to answer questions relating to jobs in England which he could not have asked about his own constituency.

Those who claim to be Unionists, as well as those of us who believe in a federal UK, have to recognise that constitutional arrangements are never models of neatness or symmetry.

Yours sincerely,
ALAN BEITH,
House of Commons,
February 12.

From Mr David Gladstone

Sir, There is one more lie about Scottish devolution to be added to the list so elegantly nailed by Simon Jenkins. It is frequently put about by Tory party spokesmen that when English voters wake up to the privileges being accorded to a Scottish parliament they "will not stand for it" and will angrily reject the whole scheme.

As a voter with an impeccably English pedigree (albeit like many others with distant Scottish antecedents) may I assure Messrs Major, Forsyth & Co that far from feeling angry about what the Labour Party is proposing I believe it to be the least that should be offered to the Scottish people in recognition of their dogged devotion to a Union that they entered into with understandable reluctance.

It is clear to most of us, if not to the unfortunate Mr Stephen Dorrell

(leading article, "Dorrell drowning", February 11), that in many important respects Scotland is as different from the rest of the United Kingdom as Northern Ireland and that it is high time to recognise that fact by giving it a forum in which those differences can find legitimate political — and if the Scots so wish financial — expression.

Yours etc,
DAVID GLADSTONE,
1 Moundfort Terrace, NI,
February 12.

From Mr A. J. Wilde

Sir, One approach to the apparently intractable West Lothian question may be to hold a referendum in England, before the referendum for a Scottish assembly, which would pose the question:

In the event of Scotland voting for its own parliament, do you wish Scottish MPs to have the right to vote on English affairs while English MPs are denied similar rights in Scotland?

Only when the inevitable "no" vote is recorded will the true absurdity of having separate parliaments within the UK finally sink in.

Yours sincerely,
A. J. WILDE,
29 Florida Fields,
Castle Cary, Somerset.
February 11.

From Sir Ludovic Kennedy

Sir, In one respect Stephen Dorrell is right. When a Scottish parliament is in place it would be absurd for Scottish MPs to continue to attend the Westminster Parliament while English MPs would be denied election to the Scottish parliament.

But as the Scottish parliament would be legislating on almost everything except foreign affairs and defence, and as Scottish MPs at Westminster would always be outvoted, what need is there for having them there? What is wrong with joint working parties from the two parliaments, to discuss whatever issues need resolving between them?

Yours faithfully,
LUDOVIC KENNEDY,
Ashdown, Avebury, Wiltshire.
February 11.

Common visions of the two cultures

From Dr J. H. Mulvey, Executive Secretary of the Save British Science Society

Sir, Melvyn Bragg's brilliant "And the winner is..." (British scientist) (Arts, February 10) couples an appreciation of the outstanding achievements of British scientists and engineers with the recognition that their efforts are every bit as much a part of building the nation's cultural heritage as are those made by the arts community.

Contrary to popular misconceptions, the originality, flair, insight and sheer hard graft, mixed with inspiration, required for success in science are not different in kind from those needed by authors, composers, artists and others. They are just applied within a different discipline.

The message from Melvyn Bragg is that "Science" and "Arts" are partners, both existing new visions and perspectives in the mind's view of the world. Melvyn offers a welcome bridge.

Yours sincerely,
JOHN MULVEY,
Executive Secretary,
Save British Science Society,
SBS, Box 241, Oxford OX1 3QQ.
February 10.

Beeton beaten?

From Mr Quentin Crewe

Sir, Your account of Mrs Beeton's passionate love for her husband Samuel (report and photographs, February 11) makes their relationship sound rather touching. I cannot help feeling that her nine-year marriage must have been very different.

Beeton was undoubtedly a man of perverted tastes. One of the magazines he published used to be kept by the British Museum in what was known as the "Private Case", ie, not to be shown without good reason on the grounds of its pornographic content.

A glance at the letters pages of *The English Gentlewoman's Magazine* re-

From the President of the Institute of Physics

Sir, Science and engineering are usually in the headlines only on an occasion of tragedy or failure. By contrast, there has been remarkably little media celebration of the continuing success of our scientists, culminating in the recent award of the Nobel Prize for Chemistry to Sir Harry Kroto, of Sussex University (report, October 10, 1996). Such intellectual achievements determine our future wealth, and with it the resources to develop the other dimensions which fulfil our humanity.

In the face of one-sided reporting, we should not be surprised that the number of young people choosing to study the sciences is in decline. Physics departments in our universities are closing, engineering departments are unable to attract enough able young students. The scenario which Bragg so accurately describes will have consequences — for science, for our national wealth and for the arts.

Yours faithfully,
BRIAN MANLEY,
President,
The Institute of Physics,
76 Portland Place, W1,
February 11.

vealed that the correspondence on the spurring of horses (with much description of blood) ran for many months. So did the subject of "night-lacing". Longest of all was the question of "the chastisement of young girls". It was not hard to detect, from the off-repeated phrases about the girls looking up at their tormentor with wide eyes, that all the letters were written by the same hand.

It is not surprising that the innocent Mrs Beeton devoted so much of her time in writing a book of guidance for young brides.

Yours faithfully,
QUENTIN CREWE,
9 Bliss Mill,
Chipping Norton, Oxfordshire.

Pews and popcorn

From the Reverend D. M. Greenhalgh

Sir, The church referred to by Mrs Ann Hale, in which all seats were declared free in 1976 (letter, February 8; see also letters, February 5, 6), may have been assisted by the Incorporated Church Building Society, founded 1818. Such free access is a condition of help from this society.

In most parish churches, I believe that pew rents may still legally be charged, though the custom is disused in these days.

In *Clergyman of the Church of England* (1866) Trollope has an interesting chapter on town incumbents whose livelihood mainly depended on pew rents. Their personality and sermons had to be popular.

Yours faithfully,
DAVID GREENHALGH,
3 Cricket Lawns,
Oakham, Rutland, Leicestershire.
February 9.

From Mr John Anderson

Sir, The letting of pews in churches and chapels was once common.

I have a seating plan for a new Congregational chapel at Northwich, Cheshire, dated July 1882. The proposed quarterly rents for the pews ranged from 4s (20p) for the back stalls to 3s for the front stalls and 2s 6d for the awkward corners either side of the pulpit. The architects were Maxwell and Tuke, who also designed Blackpool Tower.

In an advertisement for letting pews in the Wesleyan Chapel at Congleton, dated April 1808, the most expensive seats were in the front row of the gallery, equivalent, I suppose, to the dress circle in a theatre.

Yours faithfully,
JOHN ANDERSON,
The Chapel Museum,
Chapel Bank, Mow Cop,
Stoke-on-Trent, Staffordshire.

Weekend Money letters, page 43

How to safeguard bequests of land

From Professor D. G. Barnsley

Sir, Judicial decisions over the years suggest that Mrs Watson's father, whose charitable bequests of houses were subsequently sold to beneficiaries (letter, February 10) also letters, February 6, 8, 13) have been the only person whose monetary intentions have been respected. How to safeguard a gift (or of land from its subsequent sale) in such circumstances is a complex in English law.

It is a cardinal principle of our law that property should be freely alienable (transferable). It is not sible for a testator to attach a condition to a devise of land which shall prevent the beneficiary from selling. Such a restraint is said to be contrary to public policy.

However, a similar result may be achieved indirectly. It would be sible, for example, to leave a house to the University of X for the residence of its Vice-Chancellor and to attach a condition that should the house be used for such a purpose, the property should pass to another beneficiary. This is known in law as over. The prospect of losing the property would normally act as an incentive for the university to abide by the testator's wishes.

Careful drafting of the will will be essential to ensure that the gift to the other beneficiary took effect in the time limit allowed by the will for this type of gift. This would, of course, be a matter for consideration by the solicitor preparing the will.

Yours faithfully,
D. G. BARNSELEY,
University of Leicester,
Faculty of Law,
University Road, Leicester.
February 12.

From Mr D. I. Williams

Sir, I believe that the charitable of Sir Angus Watson's bequest of a house to the City of Newcastle Tyne has been preserved. The house remained in use as a children's valescent home until 1980, when reorganisation of children's services in our hospitals made it redundant. Efforts were made to find alternative uses consistent with the original but to no avail, and the Charity mission was consulted and the house sold.

The proceeds of sale constitute endowment of a fund for the benefit of children who are sick or convalescent and who are, or have been, in the hospitals within the city.

Yours faithfully,
DEREK WILLIAMS
(Secretary)
Newcastle University Hospitals Special Trustees,
Royal Victoria Infirmary,
Newcastle upon Tyne.
February 12.

Bookfair fire

From Mr Matthew Evans

Sir, At 3.25pm on February 3 the Great Bookfair burnt down (Newspaper, February 4). Behind this statement lies the fact that in just 40 minutes fire, aided by a strong wind, burnt down more than 100,000 books, including a large number of rare and valuable books.

The 22-second deletion of book publishers, led by me, were threatened by what had happened. However, of the 600 or so stands, only about 400 were damaged. Many small publishers, publishing in galley, whose stands were not insured, in many cases money had been rowed to exhibit at the fair.

Book-purchasing in Calcutta is quite different from elsewhere. There are very few bookshops in the city; the fair is the focal point of the year. These small publishers, where the about 50 per cent of their annual income. Many if not most of them have been ruined by the fire and in many cases money had been rowed to exhibit at the fair.

In consultation with the British Council in Calcutta these British publishers who attended the fair started a fund to help the smaller publishers. We hope that enough money will be raised to alleviate some small way the horrific burden on firms which lost everything.

Yours sincerely,
MATTHEW EVANS,
c/o Publishers Association,
19 Bedford Square, WC1.

Silks' purses

From Mr Geoffrey Bernstein

Sir, I was surprised to read the edition of Messrs Stanley Brodie, Dr Hunt and Jonathan Harvie (all in today's letters page, on the subject of Lord Lester of Herne Hill's action. Whilst admirably concise clearly expressed, this opinion surely work for junior counsel, requiring even one QC, let alone three. It must be very disheartening for young, struggling members of the Bar to find that the stars of the profession are prepared to take on the mundane work such as this.

I dread to think what the big going to look like, when you receive your first letter from a junior counsel.

Yours faithfully,
G. D. BERNSTEIN,
Geoffrey Bernstein & Co.,
162 Regent Park Road, Finchley,
February 14.

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BUSINESS EDITOR Lindsay Cook

SATURDAY FEBRUARY 15 1997

Halifax heats up mortgage price war

BY CAROLINE MERRILL

THE Halifax Building Society and other big mortgage lenders have begun a new round of the mortgage price war, in some cases cutting fixed-rate loans by more than 1 per cent.

The rate cuts are made possible by the refusal of Kenneth Clarke, the Chancellor, to bow to pressure from the Bank of England to increase the base rate.

The Halifax, the UK's biggest mortgage lender, is now offering five-year loans with rates starting at 7.65 per cent, down from 8.45 per cent. Someone taking a £60,000 loan today will pay £425.81 a month, down from £454.85. About 15 per cent of the 2.5 million Halifax borrowers are on fixed rates.

Gary Marsh, for the Halifax, said: "Fixed rates are set by the level of rates in the money markets. It is an indication that the market thinks that interest rates are not going to rise by as much as they thought they were."

Other Halifax fixed rates include a three-year fix at 6.9 per cent, and two years at 6.45 per cent.

The Alliance & Leicester, the Chelsea and Abbey National are also cutting rates on fixed-rate loans.

The A&L is now offering a five-year fix at 7.74 per cent, and the Chelsea is offering a 7.49 per cent loan. Abbey National is offering two years at 6.85 per cent. The Halifax has poached Sue Concanon, business development director of Sharelink, to run the share-dealing subsidiary that will handle sales from eight million prospective Halifax shareholders. Halifax is replacing Sharelink, which has run its dealing service.



Martin Sorrell has already enjoyed some £2.9 million in free shares under the first tranche of his incentive scheme

Sorrell heading for £28m bonus jackpot

BY FRASER NELSON

MARTIN SORRELL, chief executive of WPP, could be less than a year from hitting his £28 million bonus jackpot, if the advertising group returns profits ahead of forecasts on Wednesday.

Mr Sorrell, who has already enjoyed some £2.9 million in free shares under the first tranche of his lucrative incentive scheme, is due to receive the second tranche, worth £2.7 million, on March 14 if the shares remain above 230p. WPP's shares advanced 8½p yesterday, to 252½p, just below the third trigger point of 265p. A further stake will be released if they stay above this threshold for 60 trading days.

The City is expecting WPP to report profits of £150 million for 1996, up from £114 million.

and lift earnings per share 38 per cent, to 12.5p. If it outstrips these forecasts, and if the bull market continues its run, analysts say that the shares could soon pass 265p and hit 304p within 12 months, triggering the remaining share release.

A share surge is made all the more likely by recent growth in the sector. At a rating of 27 times, WPP's shares are some way behind Abbot Mead Vickers, the market leader, whose shares trade on a ratio of 40 times. On the same rating WPP's shares would be worth 363p.

Mr Sorrell's incentive scheme was drawn up two years ago when the company was recovering from near-collapse after the advertising recession of the early Nineties.

His reforms have since won him a strong City following, and few analysts begrudge him the free shares. Lorna Tibbitt of Paragon Gordon said: "When you look at what has happened to the company's market value since the scheme started, you can see that the guy has delivered."

WPP is still paying off the debts taken out when Mr Sorrell sealed a contract to buy Ogilvie, the US-based advertising giant, in 1988. While this turned WPP into the largest advertising company in the world, it left it with debts that almost crushed the company during the recession.

Some of WPP's followers have not forgiven Mr Sorrell for the collapse, which in 1990 prompted its shares to plunge

from 609p to 42p. One said: "We are looking at the same man who gave the same message in the 1980s, and he let us down badly. The company looks back on its feet now, but losing three quarters of your investment over a few days is not something you forget quickly."

WPP is expected to have reduced its debt pile from £215 million to £150 million, and to have increased its use of freelancers so that it can quickly downsize if the market suffers another downturn.

The free shares are being released from a holding taken out by WPP when the shares were at 115p. The company says that while Mr Sorrell will make millions, the costs to shareholders will be minimal.

Payout for staff as Lloyds leaps 52%

BY ROBERT MILLER
BANKING CORRESPONDENT

MORE than 80,000 staff of Lloyds TSB are in line for bonus and salary increases worth an average of £1,000 each after the banking group yesterday unveiled a 52 per cent jump in pre-tax profits, to £2.6 billion.

Charities will also benefit from the £13 million transferred from the record profit figures to the Lloyds TSB Foundation. That money will be distributed this year.

Starting the UK bank reporting season, Lloyds TSB, which is raising its final dividend, due on May 1, by 20 per cent to 9p, to take the annual payout to 13.2p, said that it had set aside £100 million for the staff profit-sharing scheme. Each qualifying member will receive 10 per cent of basic salary as a bonus, and there will be a 5 per cent pay rise.

Under the staff deal, the company is to integrate the various staff pension schemes in the expanded retail personal financial services group and make them non-contributory.

Bifu, the finance union, welcomed the 30 per cent increase in the staff bonus scheme, but said that up to 10,000 more jobs were still at risk as integration of Lloyds and TSB continued. Bifu called for a guarantee of no compulsory redundancies and for customers, local communities and the union to be consulted over proposals to close branches.

Sir Brian Pitman, chairman of Lloyds TSB, which saw earnings per share rise to 31.2p, against 19.2p in 1995, said: "Job security comes from winning. If you are a loser, then you lose a lot of jobs."

Shares in Lloyds TSB closed 1½p up, at 503½p, last night.

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WEEKEND MONEY

PERSONAL FINANCE
NEWSPAPER OF THE YEAR



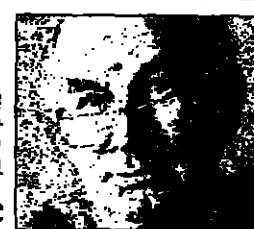
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BUSINESS

FTSE 100 4943.1 (+108.5)
Yield 2.75% (2.75%)
Nikkei 18722.00 (+339.4)
New York 7022.81 (+16.09)
S&P Composite 826.46 (+2.94)

Federal Funds 5.75% (5.75%)
Long Bond 7.01% (6.93%)
Yield 6.89% (6.93%)

2-mth Interbank 6.75% (6.75%)
Life long SP 113% (113%)
Future (May) 113% (113%)

New York 1.8210* (1.8248)
London 1.8210 (1.8221)
Gold 375.15 (375.15)
Silver 5.2334 (5.2302)
SFY 2.3787 (2.3864)
Yen 201.22 (202.21)
S Index 872 (872)

US\$ ASIA
London 1.8990* (1.8933)
DM 1.8990* (1.8945)
SFY 1.8945* (1.8945)
Yen 124.11* (124.02)
S Index 103.5 (103.5)

Tokyo close Yen 124.58
Brent 15-day (May) \$20.20 (LNU)
London close \$343.85 (\$341.85)
* denotes holiday trading price

Williams fall

Shares in Williams Holdings fell more than 10 per cent after the City concluded it had overpaid with its £1.3 billion offer for Chubb. The fall resulted in Williams's demotion from the FT-SE 100 index, where it will be replaced by Centrica, the demerged supply arm of British Gas. Page 28

London shares close at record

BY JANET BUSH, ECONOMICS EDITOR

LONDON shares achieved a record closing high in celebration of this week's surge beyond 7,000 by the Dow Jones industrial average on Wall Street.

The FT-SE 100 index closed 13.9 points higher at 4,943.1, but this was below the day's best levels. The Dow took a breather after its record-breaking run over the past three sessions, which on Thursday took it above the 7,000 level for the first time.

At the London close, the Dow stood around ten points lower as investors turned cautious after such speedy gains this week.

Despite the rather subdued mood on Wall Street yesterday, the economic news from

America was encouraging. US Treasury bonds moved higher on publication of figures showing that industrial production was flat and that wholesale prices had fallen 0.3 per cent in January, the first monthly decline for more than two years.

The bond market took these two items of news as evidence that the US economy's rate of growth may be slowing and that inflationary pressures are likely to remain subdued. This should mean that the need for higher American interest rates is limited or at least that there is no great urgency for the US Federal Reserve to tighten monetary policy.

Market report, page 30

Pearson plans to interview Mayer

BY ERIC REGULY

PEARSON, the media and entertainment group, plans to interview Peter Mayer, the former chief executive of Penguin, and dozens of current and former employees as part of its investigation into the book publisher's improper accounting in America.

Insiders said that Mr Mayer was "devastated" by Pearson's claims that one of his former employees, a book-keeper who worked in Penguin's accounts office in New Jersey, had extended unauthorised discounts to book retailers since 1991 in exchange for prompt payment. The discounts are to be written off by Pearson as bad debts.

The company is to take a \$100 million charge to cover

the bad debt, the costs of the investigation and any rebates demanded by retailers that were not offered discounts. Pearson said it has not been able to establish a motive for the unauthorised discounts, but would not rule out fraud.

Mr Mayer was travelling and could not be reached for comment. Pearson emphasised that he had no knowledge of the improper accounting, which was "smothered" in a mountain of transactions and different accounts over the years.

Mr Mayer became Penguin's chief executive in 1978 and resigned last year. He now runs a small New York book publisher called Overlook Press, which he started in 1971.

New all-weather holiday village will create 900 jobs

Rank to challenge Center Parcs

BY SARAH CUNNINGHAM

THE battle for the hearts and wallets of Britain's less adventurous holidaymakers intensified yesterday as Rank Group confirmed plans to open an all-weather holiday village in Cumbria in May. It will be the first serious rival to Center Parcs, owned by Scottish & Newcastle.

Center Parcs is seeking to stave off the competition by refurbishing its Sherwood Forest holiday village, which is ten years old and was the first of its three in Britain to be built. Plans are also on the drawing

board to refurbish the Center Parc at Elveden in Suffolk.

Center Parcs has proved to be a hit in the UK, especially with young families, but tough trading conditions on the Continent last year led to a £5 million fall in operating profit at the halfway stage. Bookings this year are well ahead of last year, a spokeswoman said. She said anyone hoping to spend next Christmas or New Year at a Center Parc would be disappointed — they are fully booked.

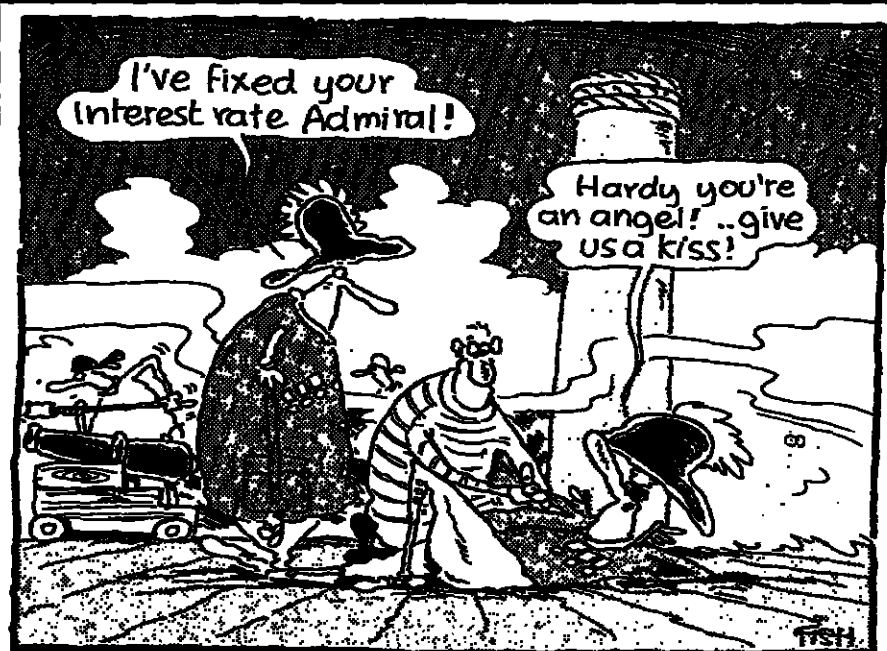
Rank said its £100 million Oasis Forest Holiday Village in Cumbria would create

almost 900 jobs. The village is in 400 acres of mature woodland. Accommodation will be in Scandinavian-style wooden lodges. The investment will create 700 full-time and a 180 part-time positions.

Like Center Parcs, Oasis will feature a range of leisure facilities, including a country club, health spa and indoor village centre with restaurants, shops and "sub-tropical world of water".

James Whitwell, managing director of Oasis, said demand had exceeded expectations since a marketing campaign was launched in October.

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STOCK MARKET

MICHAEL CLARK

Shares close at record despite halving gains

ENCOURAGED by Wall Street's move above the 7,000 level overnight for the first time, investors on the London stock market were in celebratory mood yesterday.

Despite seeing earlier gains halved, the FTSE 100 index closed 13.9 up at a new closing high of 4,341.0 after hitting an all-time peak of 4,353.4 earlier in the day. That stretches the gain on the week to 75.1. A total of 924 million shares had traded by the close of business.

Brokers expressed satisfaction with the London market's performance and said some profit-taking, prompted by an opening fall in the Dow Jones industrial average last night, was inevitable.

Williams Holdings fell 37.1p to 300.5p after confirming it was the bidder for Chubb Security. Brokers appeared split over its £1.3 billion offer, which values the security and fire protection specialist at 450p a share. Some appeared worried over short-term earnings dilution, while others looked to the forecast of strong earnings enhancement in year three. Chubb moved 4.2p ahead to 424.5p.

Coincidentally, the fall in the Williams share price secured its demise as a constituent of the top 100 companies. From Monday, it must make way for BG and Centrica, the two demerged British Gas companies.

They have been trading on the grey market all week. Centrica, which includes the retail arm and Morecambe Bay gasfield, closed 1.5p steady at 75.1p on turnover of 7.45 million shares. BG, which includes the exploration and pipeline operations, rose 0.1p to 170.1p.

Piston Investment Trust rose 5p to 122p after rejecting an approach from the Undervalued Assets Trust. Pilot described the approach as "unsolicited" and said it undervalued the company. Undervalued Assets saw its price slide 2.2p to 156.1p.

Speculative buying continued to chase Smith & Nephew 5p higher at 196p, stretching the lead of the past two days to 17p. There is talk of a bid from across the Atlantic with Johnson & Johnson and Eli Lilly both mentioned.

Kwik Save also stood out with a rise of 28p at 314p on bid speculation. Rumours claim a bid from Tesco. This was treated with scepticism in



Tim Dunningham, left, and Walter Goldsmith of Flying Flowers, celebrate record profits and a share rise yesterday

most quarters, although brokers admit Tesco may be up to something. It closed 1.1p higher at 343p. A total of 634.908 Kwik Save shares changed hands in a market where traders will normally only make a price in 15,000 at a time.

Dixons, the high street electrical retailer, was forced to deny claims that it was on the

verge of launching a television with a built-in decoder. Such a move was deemed to be bad news for the likes of Pace Microsystems, down 7p at 164.1p. Dixons finished 19p higher at 518.1p.

Station off recent worries about increased competition from Alan Sugar's Amstrad with a leap of 36.1p at 403.1p. The shares were also underpinned by a "buy" recommendation from ABN

Amro Hoare Govett, the broker. Amstrad added 5p at 193.1p.

The City has high hopes for digital television and the companies involved in it. Fletcher, which has already linked up with the BBC, rose 18p to 790p amid talk of a big buyer stalking the shares. A total of 683,840 shares were traded.

The success of the Spice

NatWest Securities, the broker, says the support services sector is due for consolidation after outperforming the rest of the market by 30 per cent during the past year. It is telling clients to buy Sage, up 5p at 579p, and Misy, up 37.1p at £11.37. But it is turning bearish on Renold Initial, down 4.2p at 484p.

Girls, the all-girl pop group, in the US generated further interest in EMI, up 24p at £11.99. The EMI share price has tumbled from a peak of £14.86 in the past few months, overshadowed by the drop-off in the sale of records and compact discs worldwide.

Copyright Promotions continues to draw strength from this week's link-up with Playmatics Toys to market the Mr Men series of children's books

MOVERS OF THE WEEK

Company	Share Price	Change
Shield Diagnostics	379.5p	+11.1p
Ashtree Technology	424.5p	+4.2p
Chubb Security	424.5p	+4.2p
Williams Holdings	300.5p	-37.1p
Copyright Promos	108.9p	+2.9p
Amro Hoare Govett	193.1p	+5.0p
Amstrad	193.1p	+5.0p
Fletcher	790p	+18.0p
BBC	790p	+18.0p
Girls	790p	+18.0p
EMI	11.99p	+24.0p
Copyright Promos	108.9p	+2.9p
Playmatics Toys	108.9p	+2.9p
Mr Men	108.9p	+2.9p

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and programmes. The shares rose a further 18.1p to 109.1p.

Flying Flowers the fresh flowers and bedding plant mail order company based in Jersey, rose 4.1p to 220p after delivering record profits of £3.92 million in the year to January 3, a jump of 49 per cent. The company's chairman is Walter Goldsmith and Tim Dunningham is managing director. The final dividend of 2.72p makes 4.08p (3.24p) for the year.

A profits warning knocked Dailywin, which ended the session 30.1p lower at 58.1p. The Hong Kong watchmaker says profits in the second half are likely to be lower than the £1 million in the first six months.

Cedardata, the computer software specialist, was another casualty of a profits warning with the price more than halving by 139p to 123.1p.

It says profits for the current year will be below expectations. Grieg Middleton, the broker, had been looking for pre-tax profits of £5.4 million against £4.4 million last time.

English & Overseas, the property developer, fell 3p to 17.1p after warning shareholders not to hold out their hands for a final dividend. The net asset value was also likely to fall from 31p to 24p.

Ashtree Technology scored a home run with a rise of 29.1p at 95p. The AIM-listed group has signed a contract with Easton Sports in the US to make and market baseball and softball bats.

Huntingdon International rose 7p to 189p after raising £5.75 million by way of a placing at 100p. A fund-raising exercise was also good for Electrophoresis International, up 5p to 48.1p.

GILT-EDGED: Early gains in the London bond market were scaled back after a subdued start to trading by US Treasury bonds in response to weaker than expected producer price data.

The March series of the long gilt fell 1.1p to £113.3. Treasury 8 per cent 2021 was £1 down at £107.3, while Treasury 7 per cent 2002 firmed a tick to £100.7.

NEW YORK: Investors held back on Wall Street, one day after the Dow Jones industrial average topped 7,000. Some analysts were uncomfortable about the recent fast rise. By midday the Dow was down 19.63 points at 7,002.81.

MAJOR INDICES

New York (midday):

Dow Jones 7002.81 (-19.63)

S&P Composite 809.48 (-2.34)

Tokyo:

Nikkei Average 18722.00 (-53.94)

Hong Kong:

Hang Seng 13113.26 (-126.69)

Amsterdam:

ROE index 719.49 (-6.99)

Sydney:

All Ordinaries 2482.00 (-11.8)

Frankfurt:

DAX 3248.18 (-18.70)

Singapore:

Straits Times 2252.46 (-2.22)

Brussels:

General 11687.06 (-3.61)

Paris:

CAC-40 2627.42 (-10.99)

Zurich:

SIX Gen 936.60 (-4.03)

London:

FTSE 100 4341.00 (+13.9)

FTSE Mid 250 4660.00 (+19.3)

FTSE 250 2142.00 (+7.3)

FTSE Europe 100 2138.07 (+0.28)

FT All-Share 2114.12 (+6.91)

FT Non Financials 2135.48 (+7.05)

FT Financials 2149.69 (+6.23)

FT Govt Secs 96.45 (+1.11)

Nasdaq:

NASDAQ 3028.50 (+10.5)

S&P 500:

S&P 500 1423.14 (+0.09)

German Mark:

German Mark 2734.60 (-0.01)

Exchange Index:

Exchange Index 977.47 (-0.1)

Bank of England official rate:

Bank of England official rate 5.25%

ESOM:

ESOM 1.819

RPI:

RPI 154.4 Dec (2.5%) Jan 1997: 100

RPIX:

RPIX 154.2 Dec (3.1%) Jan 1997: 100

RECENT ISSUES

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Caldore Group 3

Caldore Warrants 1

Epicore Network 55

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Tee Plantations Wts 30

Zicor Mining 24

RIGHTS ISSUES

Finlist Gp n/p (3.20) 50

Gt Portland n/p (1.00) 13

MAJOR CHANGES

RISKS:

Kwik Save 314p (+28p)

Irish Life 310p (+18p)

Capital Radio 580p (+25p)

Smith & Nephew 196p (+8p)

Divons Gp 518p (+14p)

Broken Hill 848p (+31p)

Regent Inns 372p (+13p)

Clifton Cade (+7p)

De La Rue 613p (+17p)

Inchcape 278p (+8p)

British Gas 247p (+8p)

Racal Elec 289p (+9p)

Aspen Coms 179p (+9p)

Vedco 132p (+11p)

FALLS:

Concorde 151p (-13p)

Grosvenor Inns 206p (-17p)

Morgan Shindell 211p (-13p)

Oriel 123p (-7p)

Forward Gp 173p (-8p)

Clyde Blowers 355p (-10p)

Sainsbury 522p (-13p)

Caledonia 753p (-7p)

Abbey NI 781p (-12p)

Calsonic 682p (-9p)

Go-Ahead 483p (-12p)

MAD 168p (-7p)

Pace Micro 184p (-7p)

Assoc Br Ports 305p (-8p)

Closing Prices Page 45

TEMPUS

Lloyds shopping basket

THE BEST is yet to come from the Lloyds

TSB merger, predicted Sir Brian Pitman, the

chairman, who in the same breath feels that

bank shares are still rated way below other

retailers in spite of the recent re-rating of bank

shares.

City dealers reacted by taking profits on the

recent gains in Lloyds shares. They were

pleased with the dividend rise but made little

alteration to 1997 and 1998 forecasts.

Lloyds looks strong enough, in terms of

capital, for an acquisition or special dividend

some time this year. Intriguingly, acquisitions

could well be in an area once so troublesome.

The Problem Country Debt division has been

renamed Emerging Markets Debt, in deference

to the turnaround in Latin America's

fortunes and the fact that Lloyds TSB wants to

forge closer business links in South America.

In Australia and New Zealand, a region of

which Sir Brian is particularly fond, there are

still plenty of buying opportunities, and ANZ

Bank may yet attract the chairman's acquisitive

eye.

Although Sir Brian would like a retail

rating he said that he goes out of his way to

avoid pushing a supermarket trolley, "with

the possible exception of Christmas time".

This was not a chauvinistic outburst and

bank watchers should take note. While his

competitors seem ever more eager to forge

alliances with supermarket chains, Sir Brian

remains wary.

Whatever Sir Brian may believe, the good

news at Lloyds TSB is in the price. The market

should not be too, however, against Sir Brian

pulling off another coup like Cheltenham &

Gloucester or TSB.

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in the world - at a time

when the industry is consol-

idating globally. Williams

has set itself tough, but

achievable targets for cost

savings and profit improve-

ment over the next three

years. Success at this level

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JAPAN MALAISE 34

Smiling through
in the land of
the Rising SunWEEKEND
MONEY

INVESTOR ACTION 38

Pru ahead in
bidding war
for ScotAm

Anger lingers as pension rules change

Adam Jones meets a former helicopter pilot
still feeling the effects of the Maxwell scandal

It happened five years ago, almost to the day. Anthony Pearman discovered that the pension fund to which he had been a studious contributor had shut down suddenly. Robert Maxwell had stolen its assets.

Like thousands of other workers and pensioners dependent on companies wholly owned or controlled by Maxwell, Mr Pearman faced ruin. Now, within a matter of weeks, tough new rules and onerous responsibilities for pension fund trustees are being introduced in an attempt to ensure that another Maxwell scandal will not happen. From April 6, the Pensions Act 1995 comes into force and carries draconian penalties for trustees who preside over a fund where something goes wrong. In the worst-case scenario, those who fail to spot a pensions fraud could face imprisonment.

Mr Pearman, expecting a comfortable retirement as he had a senior helicopter pilot with the rank of captain, and his wife, Gill, faced the prospect of having to survive on a mere £69 a week from the state. That threat eventually receded when investigators retrieved the bulk of the missing £440 million in March 1995.

Maxwell victims could expect their companies to pay full pension in retirement, after years of depending on a government "drip feed" fund for temporary support. But Mr Pearman is still getting an estimated 19 per cent less than the pension he would have received if the Maxwell fraud had never happened.

Mr Pearman joined British Airways Helicopters in 1974, flying helicopters on North Sea routes. He joined the pension scheme. In September 1986 the company was sold by the Government to Robert Maxwell, who renamed it British International Helicopters (BIH). Unions, wary of his reputation, immediately feared for the safety of the £9 million pension fund when it was transferred to the Mirror Group scheme. They drew up

legal warranties to protect against proprietary interference. These proved to be useless. Its assets disappeared, presumably in attempts to prop up the ailing Maxwell empire. BIH workers could no longer contribute to the Mirror scheme, becoming "deferred pensioners", and were moved into a new BIH pension scheme.

For Mr Pearman the timing could hardly have been worse. Pilots generally retire at 55, and Mr Pearman was due to retire 14 weeks after the closure of the fund. This break of timing dramatically reduced the value of his pension. It was due to be calculated using the salary paid in the 1991-92 financial year. However, the sudden closure meant lower 1990-91 figures were used. Mr Pearman, 59, calculates that this will have cost him £100,000 by the time he reaches 75. So who is to blame?

The Mirror Pension Trustees were within the law in using the smaller salary figure, says Mr Urquhart, scheme spokesman. "All of the BIH members have got benefits in accordance with the scheme."

It is true that tough decisions had to be made in 1992. But it is also true that the trustees had discretion to be more flexible in the way pensions were calculated. The scheme rules stated: "In certain circumstances, final earnings are calculated in a different way to the actual final salary." At the time, Chris Jones, personnel manager of BIH, wrote to Mirror trustees on this point. He called for "the more equitable" calculation of final earnings. He said: "Surely in the case of wholesale misappropriation such methods that will give our members the closest possible pension to the one they expected to receive under normal circumstances is not unreasonable."

Mr Pearman is unhappy with the way the matter has been handled. The company

initially allowed him to continue working past his retirement date when his pension was in doubt. But when the Government's "drip feed" fund stepped in to temporarily meet the cost, BIH terminated his employment, even though there was an agreement to extend his retirement age to 60. He also had to enlist the help of his MP to get reports on the new BIH fund in which he had a small amount. He says information was still not passed on.

BIH, which is now owned by a Canadian company, refused to comment on Mr Pearman's situation. Other sources of redress have been closed off. The Maxwell Pensioners Trust, the drip-feed fund, was wound up two weeks ago. Jane Newell, chairman, said the trust was very sympathetic to his position, but it had decided to pay only what was ordained by the scheme trustees.

Mr Pearman said: "For myself and my wife, who have retired, our time is up. There is no chance for us to recover. We should receive the pension we have paid for, no more and no less. It is wrong that any individual Maxwell pensioner should be left to carry such a loss. The damage done to my family is irreparable."

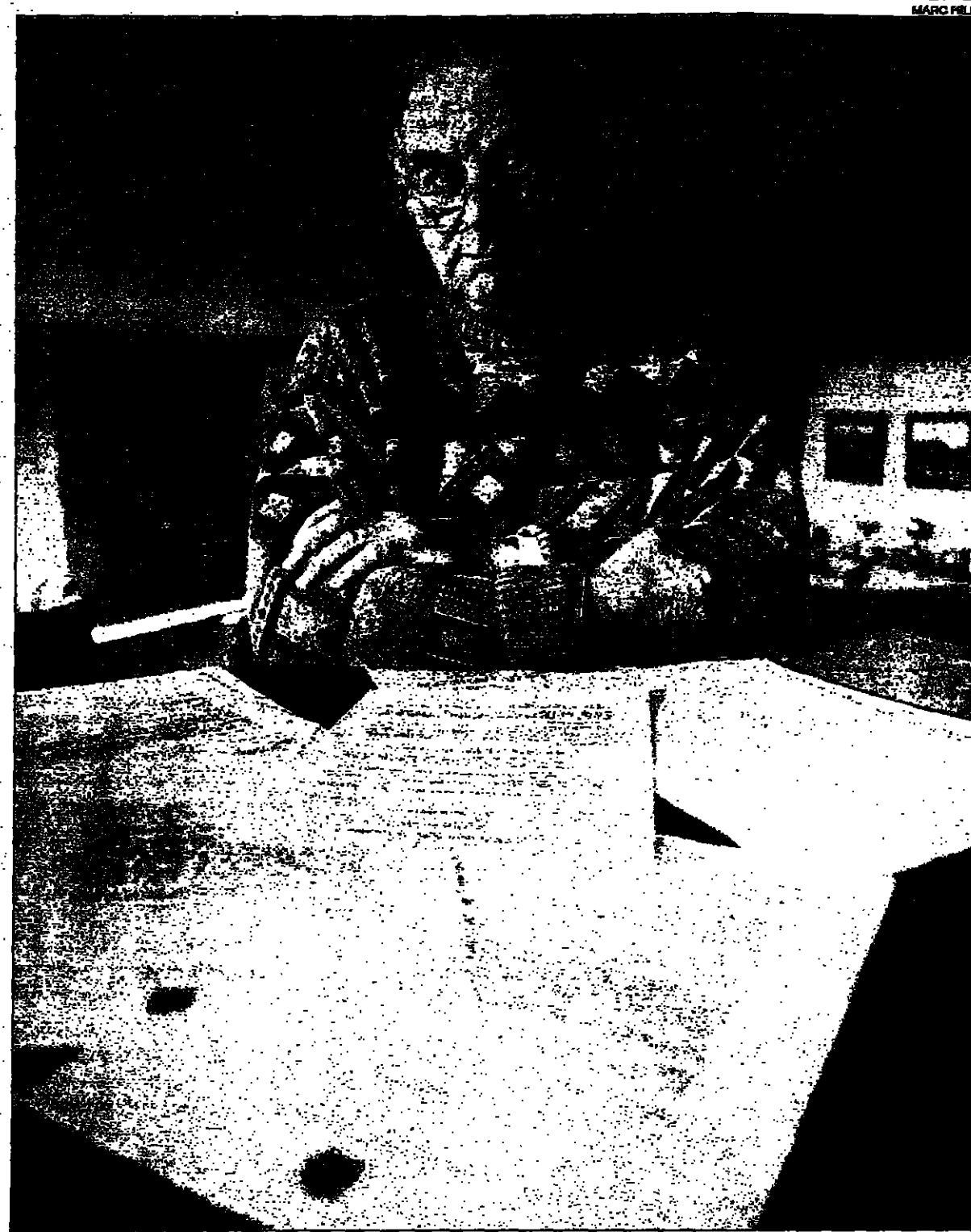
November 5, 1991. Robert Maxwell is found dead, presumed drowned, off the coast of Gran Canaria.

December 5, 1991. Trading in Mirror Group shares is suspended as it emerges that Robert Maxwell siphoned off an estimated £300 million from the Mirror Group Newspapers pensions scheme and five other Maxwell company pension funds. The revelations prompt an SFO inquiry.

February 20, 1992. The investigators tracking down the funds reveal they have traced £237 million of assets. But they place the total missing at £727 million.

March 9, 1992. Commons Social Security Committee recommends widespread changes to pension regulations.

June 8, 1992. Payments for the 14,110 people already drawing Maxwell pensions



Anthony Pearman, who has a reduced pension, says the Maxwell affair caused his family irreparable damage

Mortgage shake-up forecast

CASHBACK offers of up to £9,000 for first-time buyers and very low initial mortgage rates could disappear this summer, a building society expert predicts (Marianne Curphey writes).

Instead of big upfront payments, mutual societies will try to introduce a blanket lower rate for all borrowers. Meanwhile, converting societies such as the Halifax and Woolwich will have to balance the demands of customers with those of the shareholders.

Rob Thomas, building societies analyst with UBS, the merchant bank, believes the summer will be a turning point for mortgage providers.

"Halifax, Alliance & Leicester, Woolwich and Northern Rock will be mindful of being careful with shareholders' money, while there is evidence that mutual societies are uncomfortable with the idea of giving amazing offers to new customers at the expense of their loyal borrowers," he said.

Evidence that the trend is already happening came two days ago when the Britannia Building Society said it had chased first-time buyers aggressively last year but had no plans for special discounts for new buyers at present.

Britannia has incurred £45 million of costs in offering discounted first-time mortgages last year. At one point it had 30 per cent market share. The society, which has underlined its commitment to mutualism by setting up a loyalty bonus scheme, intends to pay £35 million to one million members, making it the first mutual to share out annual profits. The scheme is structured to exclude 300,000 "carpetbaggers" who joined the society in the hope of enjoying a windfall bonus if it decided to convert.

Members get an average taxable sum of £35, with a maximum set at £500. The cash will be paid later this month and is calculated on the amount of 22p units that members have accumulated by borrowing

Continued on page 32

WEEKEND MONEY
is edited by Anne Ashworth

Mind that election wobble

Each trading day, in a textbook world, the FT-SE 100 share index might gain about 1.5 points. In the real world, as finger-chewing investors know, daily oscillations are often big enough to obscure any trend. On Wednesday, a surprisingly rare event occurred. The net move on the day was exactly 0.00. Was this a pivotal moment, a pause for breath or merely the calm before the doldrums?

The blue-chip index has gained 6 per cent already this year. Yet sterling's strength has already persuaded fund managers to cut their forecasts of 1997 profit growth to 9.3 per cent. UK shares are not madly overvalued in relation to other securities. They trade at an average 16 times earnings and yield more than 3.5 per cent. In America, where the Dow Jones average ventured blinking into the 7,000s this week, industrial shares sell at 24 times earnings; yields are below 2 per cent. There is no such bubble in Britain, but enough air in the market for investors to look anxiously for impending shocks. These could come from a change in sentiment on Wall Street, a clash among foreign interest rates, or any loss of confidence in the timetable or candidates for European monetary union.

The most tangible wobble factor is at home. Within three months, there will be an election. More than 90 per cent of big investors have expected Labour to form the next government since Merrill Lynch has asked the question in its monthly survey. Markets do not yet seem to heed what this assumption implies. Perhaps it all seems predict-

PERSONAL
INVESTOR



GRAHAM
SEARJEANT

able. Perhaps Labour's adoption of financial orthodoxy and its patently middle-class aversion to the radical has charmed away all City worries, in which case a Labour win might boost asset prices by ending uncertainty.

A formerly left-of-centre party, out of power for 18 years, would surely have its sound-money and fiscal policies tested more rigorously by the markets than familiar faces. Pressures would be high on Gordon Brown to follow the Bank of England's advice on interest rates to the letter (until he managed to downgrade it), suggesting that autumn base rates could be half a point higher under Labour than under the Tories. Mr Brown would also be under pressure to shrink the Budget gap more surely. That would need higher taxes even if he stuck to rosy Tory spending projections, because he would forgo some of the Tories' projected revenue. The markets might therefore regret Mr Brown's insistence that he will deliver

an early Budget, made virtually inevitable by the first 100 days complex.

Known losers would be utilities, hitting the vast majority of private investors. Labour's approach to cutting people's need for means-tested welfare benefits depends on a utility levy to fund an up-front float for schemes to get the young unemployed, long-term jobless and single mothers into work. Whoever that levy covered and however it were apportioned, the prospective total bill is growing. The scheme for the young alone will cost "at least" £3 billion. That means more. Yet utility shares seem unconcerned. In the months before the 1992 election, for instance, water stocks lagged well behind the average. This time, they are slightly ahead.

The corporate sector would be a likely target for regular general tax increases too. Corporation tax rates could go up. A perverse coalition has been built to stop pension funds receiving dividends tax free. This would not directly affect the value of shares to private investors, but the impact on pension fund calculations could easily knock share prices by 5 to 10 per cent in the short term, depending as much on the emotions as on numbers.

Nor should individual shareholders expect to be immune. For instance, axing the annual capital gains tax allowance along with mortgage interest relief might be politically handy, inviting non-PEP investors to realise gains ahead of Mr Brown's Budget. The overall impact of Labour could be a nasty shock. It would certainly not be 0.00.

10 MILLION INVESTORS TRUST FIDELITY

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MONEY OBSERVER UNIT TRUST AWARDS 1996

Winner of "Premier Group" award

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Caroline Merrell finds overwhelming member support for conversion

ROBIN MAYES



John Stewart said the board had felt it was in the best interests of members if the Woolwich kept its independence and did not form an alliance

The Woolwich Building Society is on course to float by July 7, after this week's overwhelming vote in favour of the conversion.

Seventy per cent of investing members who were entitled to vote did so, and of these, 95 per cent backed the proposals. The figure was the same for borrowing members. The society is expected to have a market capitalisation of £3 billion. The 2.57 million qualifying members will get payouts worth on average £1,200. Those who qualify for the basic distribution will get 450 shares, which will be priced between 175p and 200p.

As well as the basic distribution of shares, many members will qualify for an additional distribution of shares. Anyone who had more than £1,000 on December 31, 1995, and on February 11, 1997, will benefit from extra shares. The additional variable distribution will com-

We're with the Woolwich float

prise four free shares for each additional £100 saved to a maximum of £50,000. The maximum number of shares a member can get is 2,000.

The special general meeting held to discuss the flotation was attended by around 1,300 members. Some members wanted to know what the Woolwich planned to do after conversion, while others accused the board of wanting to line their own pockets. Michael Hardern, in charge of an

action group called Members for Conversion, said the share distribution was unfair. He said: "A flat distribution would have been better for the majority of members."

John Stewart, chief executive, gave a detailed account at the meeting of why the society had chosen to convert rather than form an alliance with another mutual or non-mutual organisation. He said that the board had felt that it was in the best interests of members if

the Woolwich kept its independence.

Mr Stewart also talked about the draft Building Societies Bill. The Woolwich is concerned about clauses in the Bill over the five-year protection from takeover enjoyed by societies post-conversion. The Bill says that societies that embark on the acquisition trail after they have floated will forfeit their protection. The Bill also makes it possible for a shareholder with a 15 per cent stake to launch a full bid within the five-year period. Mr Stewart said the society was continuing to negotiate on the Bill, but added: "We are not likely to abandon conversion even if the Bill goes ahead."

Mr Stewart had little comfort for disabled savers, many of whom have been locked out of the payout because they have trustees looking after their affairs and are, therefore, not the first named on the account.

Home loan changes

Continued from page 31

and saving with the society. Calum MacLeod, the chairman, said the bonus was equivalent to the dividend shareholders could expect from demutualised building societies in the future.

However, the payment dented Britannia's headline profit figures, so, although profits have risen in real terms, the bonuses and associated costs reduced operating profits to £72.8 million, down from £118.8 million in 1995.

Mr Thomas said: "Mutual building societies have long felt uncomfortable with the idea of two different borrowing rates and special treatment for new members. They will be much happier scrapping the headline offers and giving back some of their surplus in the form of borrowing rates below those of the converting societies."

Meanwhile, the converting societies will not be able to be so generous because they will also be looking to please their shareholders.

Woolwich members have

already voted in favour of conversion, while Halifax members are expected to do so at the Sheffield Arena a week on Monday. A large number of Halifax members have already returned voting forms in favour, and the closing date for postal votes is Monday.

The society stressed that it needed all members to vote. Halifax will begin mailing its

worth more if the housing market continues to be buoyant. He said: "Essentially, buying shares in any of the converting societies is a play on the mortgage market, particularly if you hold Northern Rock shares because it is almost purely devoted to providing mortgages."

If, as UBS predicts, net lending in the UK increases 20 per cent to £22 billion, and house prices rise 10 per cent nationally and 15 per cent in London by the end of the year, it will be good news for these shares.

Huge demand is expected from institutions for Halifax shares, since it is the biggest mortgage provider in the UK.

Other building societies with share dealing services are looking forward to benefiting from the demand for services on the first day of trading. Mr Thomas said: "Estimates are that there will be turnover of £1 billion in Halifax shares on the first day. That is equivalent to a normal day of trading on the London Stock Exchange."

Societies will not be able to be so generous

eight million qualifying members next month with details of its share dealing service. An estimated 10 to 20 per cent of members are expected to opt to sell their shares, worth an average £1,300, on the first day of trading. According to the transfer document sent to qualifying members, shares will be priced at between 390p and 450p. Mr Thomas believes the shares could be

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BEST Investment, which analyses the Pep market, sees no reason to recommend M&G "and has even placed five of the group's Peps on its Spot the Dog list of plans that should be abandoned. Holders of the Equity

ANNE ASHWORTH
Personal Finance
Editor

income, Midland & General and Smaller Companies Peps are probably now wishing that they had never become aware of the M&G name.

Although one might think that M&G would be concentrating its efforts on improving the fortunes of its existing plans, it is busy promoting its new High Income Pep. Reservations have already been

expressed about this fund, but the M&G marketing machine will, as usual, relentlessly accentuate the positive. This is one area where performance has yet to falter.

Mutual dislike

AS THE nation prepares for the Great Halifax Vote, those building societies who love

mutuality are jostling for their share of the limelight. They aspire to assure us that life with them is not just a give and take heart to a mutual. To date their efforts are not entirely convincing.

For example, there is now talk that these societies will abandon cut-price mortgage offers for new customers in the manner of the building societies. Borrowers to enjoy lower rates instead (see page 31). This sounds generous. But the move would be as advantageous for the societies who resent having to offer expensive inducements to prospective borrowers. Reduced rates for all customers would be a much cheaper option.

The Britannia, which has been foremost in proclaiming

its attachment to mutualism, has this week announced the payouts under its dividend package (page 39). Three quarters of the one million eligible customers received less than £50. To register for this small reward, these savers completed forms supplying invaluable information about themselves and their finances to the bank.

Meanwhile, the Birmingham Midshires, another mutual devious, will next month be introducing charges to some customers with balances under £500.

The disposition of the big savings banks' investments is more the action of a big bank than an organisation supposedly committed to old-fashioned virtues.

Jason Nissé ran up against the limit when he used his plastic

Australia and would probably like to pay for the ticket with AmEx.

So I called up. "Hello. It's me again. I'd like to increase my credit limit."

"No can do," I was told again. "You've spent too much. If you are nudging your old credit limit we cannot increase it."

"But when you are nudging your old limit is just when you want to increase it," I replied.

"Rules is rules," came the reply.

So I paid off my balance and called back. "Hey, it's your old friend with a strangely familiar request. I'd like my credit limit increased."

"Er... sorry. No can do. According to our records, you only earn £10,000 and we can't give a credit limit on more than a tenth of your salary."

"£10,000?" I said. "That was my salary in 1986. I earn lots more than that."

"Oh, AmEx said. "It must be a mistake. I'll check our records and if they're wrong on the computer I'll amend it and up your limit. If not, I'll need you to fax me your last three pay slips: to confirm your current salary."

"So you'll phone me if you need that fax?"

"Yes."

"Fine."

And I haven't nothing for a week or so. So I reckoned my credit limit had been in-

pressed. Then I decided to book my plane ticket.

"No can do," the agent told me. "American Express won't authorise your payment."

So I called AmEx. "What's wrong?" I asked.

"You've gone over your credit limit," came the reply.

"But it's £2,000," I replied.

"No it's not. It's still only a thousand."

So I got on to the supervisor and she said: "Well, we called you to say we needed that fax, but no one was in."

"Why did you not leave a message on the answering machine?"

"Er... duunna."

Well, I was little perturbed by this. And the kind woman said she would immediately increase the limit to £1,500 so I could buy the ticket and would up it to £2,000 when I sent her the fax.

So I sent her the fax.

Then I received another call a few days later.

"Hello. This is American Express. It seems you have exceeded your credit limit."

"I can't have. My limit is £2,000."

"No. According to our records, it's only £1,500," came the insistent reply.

Oh for the days of easy credit.

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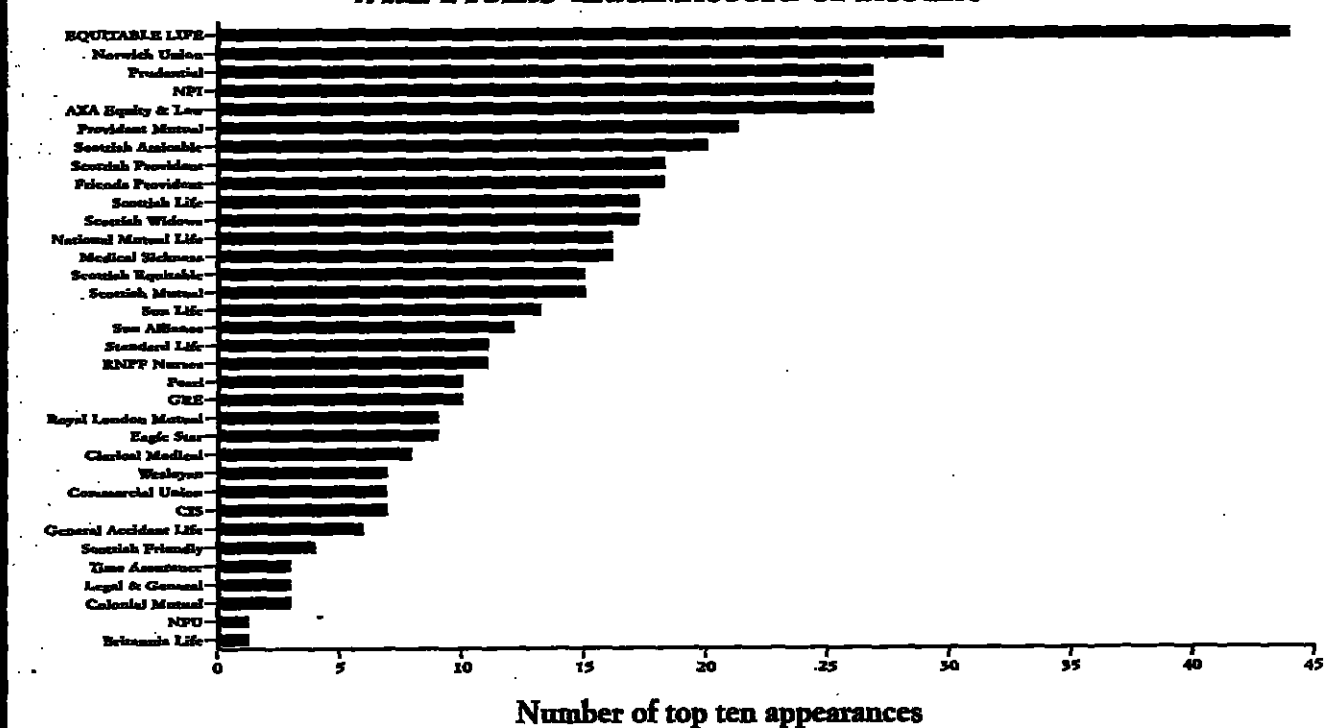
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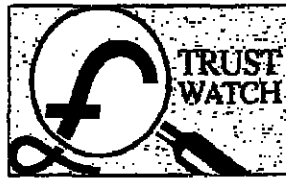
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Gavin Lumsden looks at the prospects for the Japanese stock market

Downhearted in land of the Rising Sun



Investors in Japan funds may well be feeling downhearted as they scan performance tables to see how their money is faring.

Not one of the 65 unit trusts or 11 investment trusts listed by Micropal as investing solely in Japan has returned a profit to investors over the past two years.

The reasons for this comprehensive failure are a Japanese economy firmly in the doldrums and an exchange rate that has decimated the meagre returns for sterling investors. Since April, the yen has fallen in value from 130 to the pound to more than 200.

While stock markets in the UK, the US and Europe have all risen this year, Japan's has fallen 6 per cent, and there are few signs of recovery.

The centre of the gloom is Japan's debt-ridden banking sector, which has been struggling for seven years to recover from its disastrous investments in property in the Eighties. Last week Nikkon Credit Bank was forced into the unprecedented step of holding a press conference to say that it was still liquid. At least three other lenders are in similar trouble. Banks, which make up a fifth of the Topix stock market index, have slid more than 10 per cent this year and are still overvalued.

The rest of the market has been depressed by forecasts of economic growth slowing to below 2 per cent this year, compared with 3.5 per cent last year. One reason for this is the Government's decision to reduce its 7 per cent budget deficit by cutting back on the huge public works programme with which it has sought to buoy the economy in the Nineties.

To make matters worse, Japan seems to be heading for its first consumer recession. Consumers are unhappy as the Government has put up VAT and repealed tax breaks that it introduced only two years ago. Extremely low interest rates mean that savers



Tokyo's Chinatown residents shrug off investment worries

are getting a raw deal. As a result, manufacturers are finding it hard to sell their goods.

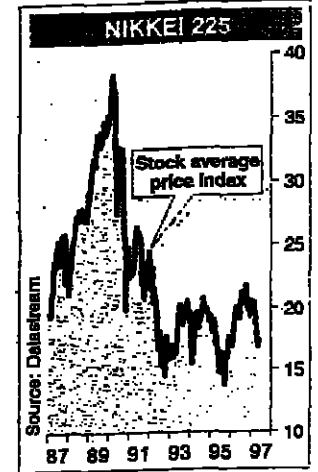
The only bright spot has been that Japan's exporters have profited from the depreciating yen, which has made their products cheaper overseas, particularly in the US.

Nevertheless, fund managers are reducing their exposure to Japan. The influential MSCI World Index, which fund managers use as a benchmark for international funds, has reduced Japan's weighting from 25 per cent to 15 per cent in the past year alone.

Some managers, such as GT Global, have stripped out Japan from their Far East funds, arguing that its sullen economy is out of place among the go-go markets of Hong Kong, Malaysia and Indonesia. It is

all very different from 15 years ago, when Japan was hailed as the economic miracle of the century.

According to Norika Hama, of the Mitsubishi Research Institute in London, Japan needs to undergo another metamorphosis to prosper in the next millennium. Hama says: "The system that served Japan well for 50 years has outlived its usefulness. It needs deregulation to allow new players, small companies with new ideas and the regional economies to come forward. There has been too much centralisation in Japan. Ryutaro Hashimoto, the Prime Minister, has said he is ready to go up in flames to do something similar to Britain's Big Bang, but I doubt he can do it. I think there will be a



succession of prime ministers and governments until anything is done. Until then, it is not a market you would touch with a barge pole."

Rod Birkett, of Flemings Investment Management, is less gloomy, but admits that the light at the end of the tunnel is no more than a glimmer. He says: "The miracle of Japanese manufacturing has not gone away. It is just that these companies have not produced the earnings per share that UK and US companies have."

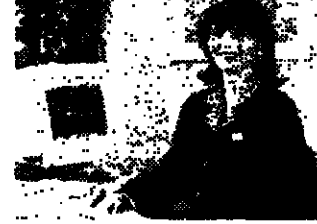
That is because Japanese companies put shareholders' interests after their relations with employees, banks and customers, although Birkett sees early signs that this is changing.

He says that a fairer way to value Japanese companies is on price to earnings. On this basis, global players such as Hitachi, NTT and NEC are half the price of their counterparts in the UK and the US. Birkett believes that corporate cushions will improve later in the economic cycle, boosted by the weak yen. But when will that good value result in higher equity returns for investors? Mr Birkett is not sure, but believes Japan is still a good long-term bet: "The best approach to investment is to buy at the right time and sit on it for ten years. Japan is cheap, and could get cheaper, but at some point it will become expensive," he says.

Investors who are willing to take the plunge should go for managers who have good track records in picking stocks.

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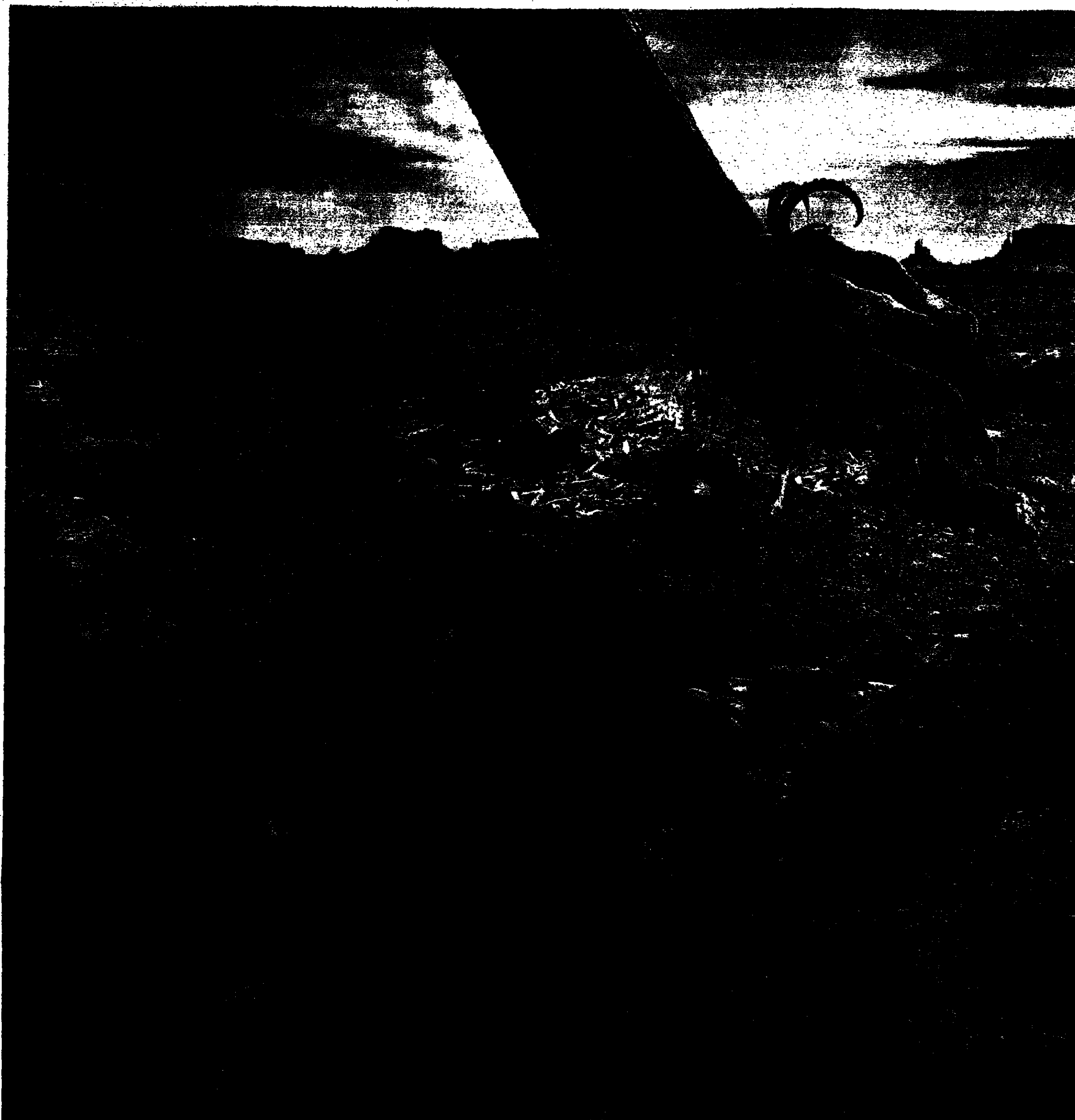
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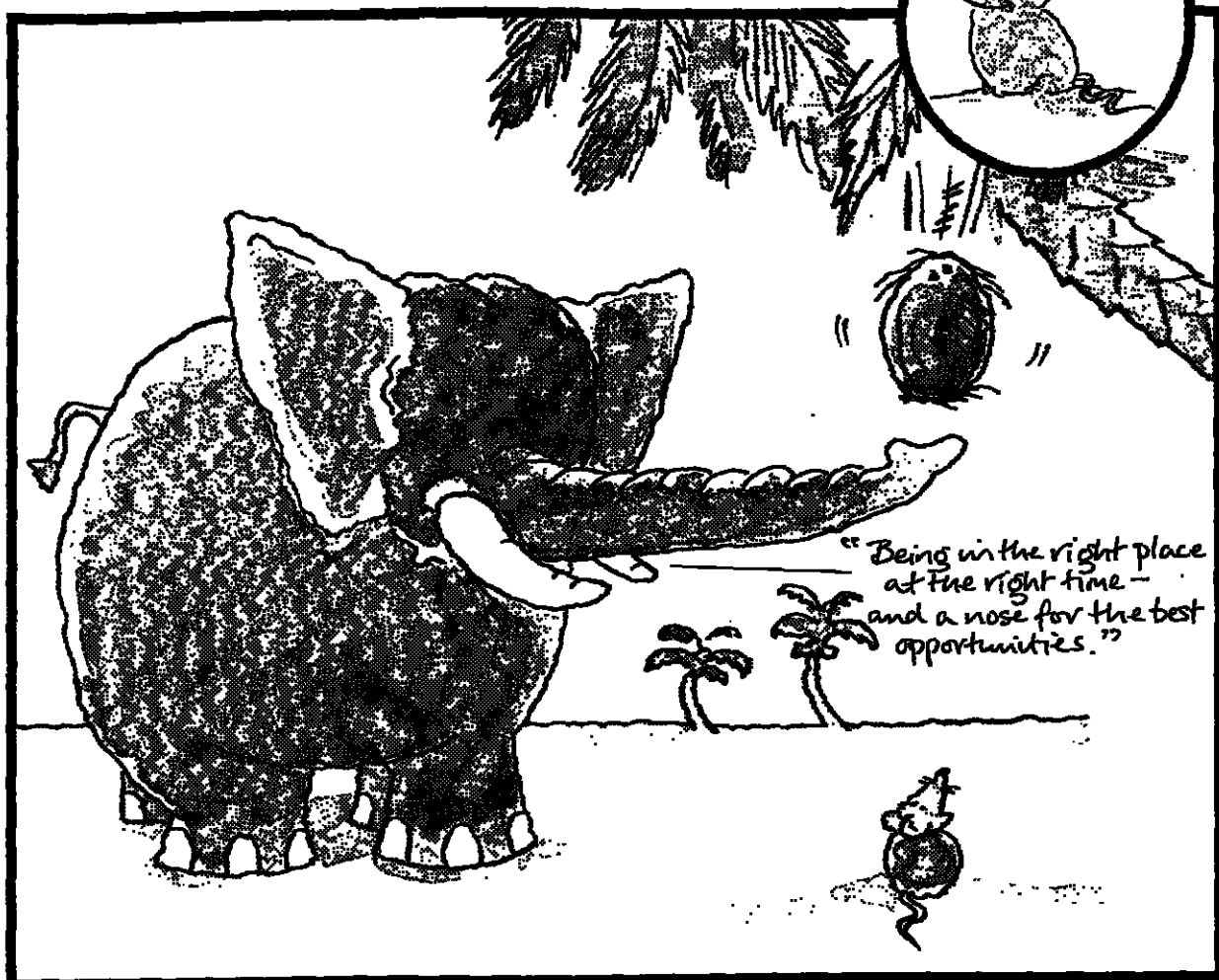
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Caroline Merrell considers the merits of investing on Nasdaq

Think before you buy a piece of America

The smiling face of Bill Gates advertising the advantages of investing or being quoted on Nasdaq, a US stock market, in a current television campaign, could lead to many private investors imagining that they too will rack up wealth akin to that of the Microsoft chairman. His stake in the company he founded is reputed to earn him \$15 million a day — adding to his personal wealth, which is reputed to be in the region of \$20 billion. However, private investors should be careful before they decide to take the plunge on Nasdaq-quoted companies.

This market, which some claim is similar to the UK's Alternative Investment Market, should be treated with caution. Forty-five per cent of the companies that trade on Nasdaq are technology-based. The high-risk nature of technology shares was graphically illustrated this week in the UK by Virtuality, the virtual reality firm. The company was declared insolvent, owing creditors more than £7 million. Four years ago it floated with a 170p share price. Its shares were suspended at 68.5p.

Nasdaq lists more than 5,500 companies, with a total market capitalisation of £1,000 billion. The average market capitalisation of a Nasdaq company is about £180 million. This average can be compared with, for example, the market capitalisation of Psion, the UK-based personal organiser maker. Its market cap is about £300 million. It can also be compared with the average market cap of an AIM-listed company, which is £35 million.

The returns on Nasdaq, however, have been good. The Nasdaq composite index rose 22 per cent last year, which compares with a rise of 15 per cent in the UK market. In 1995 the Nasdaq index rose 45 per cent.

Last year 655 new public offerings were made through this market, while net new companies joining the market totalled 434.

Advertisements for Nasdaq give a Web site address on the Internet. This will give investors details about the share price movements of particular stocks, and has a list of 50 suggested portfolios.

However, buying and selling shares through Nasdaq can be



Bill Gates and Microsoft are helping to advertise Nasdaq

a tricky process for those in the UK. Tim Cockerill, investment manager at Whitechurch Securities, said: "There are a number of problems for anyone trying to buy US stocks directly. You will have to find a broker that can deal on your behalf. It can be an expensive exercise. You are also subject to the dangers of currency exposure."

The recent strength of sterling against the dollar has also been detrimental for US-based investors.

"Nasdaq companies tend to be high technology companies, which are very difficult to understand and price at the best of times. It is difficult in the UK to get good information on these types of companies."

He advised UK investors who were interested in buying

in to the US market to choose a collective investment scheme such as an investment trust or a unit trust. He recommended trusts run by Henderson and Prolific. For example, Henderson has three trusts investing in North America. One of them, the American smaller companies trust has risen 155 per cent over the past five years, while Prolific's trust has risen 123 per cent over the same period, according to figures from HSBC, the statistics firm.

Matthew Orr, director of Killik & Co, the stockbroker, said: "I do not think that direct equity holdings in US stocks are appropriate for everyone. If you want to buy shares directly in the US market, then you have to get hold of a US broker and get a quote for the price of the stock." He also said it was

complicated and expensive to do a transaction through a foreign exchange. Killik's minimum charge for buying or selling US shares is £75. Mr Orr said that in the US it was far easier for those with only small amounts of money to deal cost-effectively. "There are a huge number of discount houses, which makes the market more competitive."

He pointed out that there was a totally different investment culture in the US. Changes introduced after the Second World War and a campaign run by the stock exchange to encourage US citizens to buy a "piece of America" means that today many more Americans have portfolios of stock, compared with UK investors.

Mr Orr said: "Most people in the UK believe that you have to have a lot of money before you can afford the services of a stockbroker."

He also believes that those who are interested in the US market should consider investment through a unit trust or an investment trust.

There are about 120 US-invested unit trusts available on the market. Over one year, the average US-invested unit trust rose 10 per cent. Unfortunately, a lot of the rise in the US market was wiped out by the strength of sterling against the dollar. Top performing funds included those run by Old Mutual, Hill Samuel, HSBC, and Invesco.

Over five years, the average US unit trust produced a return of 118 per cent. The best performing funds included those run by Schroders, Perpetual, Govett, Gartmore and Edinburgh Fund Managers.

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Speculators in the South boost prices of property

But Caroline Merrell reports little evidence of a return to the Eighties

Knoeth Clarke, this week declined to raise the base rate, anxious not to increase mortgage rates before the general election. The Chancellor was acting against the advice of the Bank of England. Howard Davies, its Deputy Governor, said that the property market was beginning to overheat — a view shared by the professionals.

Despite figures from the Halifax Building Society showing a slowdown in the rate of price rises in January, estate agents in London and the South East are telling purchasers that a degree of speculation is entering in to the market, reminiscent of the boom-bust cycle of the late Eighties.

Many agents are reporting a shortage of supply of property, particularly in fashionable areas. The increase in activity is pushing up prices of property sharply, particularly in London. Estate agents say many properties are now going for the asking price. Purchasers can no longer afford to negotiate, as they risk losing the choicest properties to a higher bidder.

Estate agents are advising customers to be patient. They claim that more properties will come on to the market later in the year.

Elsewhere, agents are reporting patchy recovery. All say there is some pick-up in activity, and supply is not quite as limited as in London and its surrounding areas.

Some believe that the general election, expected in May, is bound to act as a dampener on the market recovery.

In London, some of the speculation is being driven by foreign investors buying for investment.

Nigel Butcher, an agent with Black Horse agencies, based in Chelsea, said: "We have African, Arab and Japanese investors buying up properties for investment. The strength of sterling means that they can get high returns from renting out property. The pound may end up strengthening even further after the election, which will add to this trend."

"What is happening is that as soon as we have a new property on, before the details have been printed up, we will have had two or three offers at or near the asking price. We then get into a bidding situation."

Mr Butcher said many of those buying property in the area were buyers who had rented for a long time. He said: "We have couples buying flats for £200,000. They may be putting down £125,000 or so of that." He added that big City bonuses were behind some of the speculation.

Estate agents on the outskirts of London are experiencing similar problems.

Andrew Woodcroft, an agent with Woolwich Property Services, based in Woking, Surrey, said: "The market is picking up. I do not think there is a panic situation. A lot of



Scottish property is in better shape than its depiction in Lowry's The Old House, Wick

people are buying, there are fewer selling. There is a real shortage of three, four and five-bedroom houses. People are much more positive."

In other parts of the country, the recovery is much slower. Stephen Lofthouse, an agent in Metcalfe, Torquay, said: "The months before Christmas were excellent and this has carried through to the new year. However, we are not seeing any price increases and we do not have a shortage of property. What we are seeing is the discounts narrowing. Vendors are now only willing to take a thousand pounds or so off the asking price."

Mr Lofthouse said that there was still a problem with negative equity in the area. "At the height of the boom, one-bedroom flats were selling for around £45,000. These will now sell for around £20,000. Many first-time buyers are simply missing out this stage and are going for more expensive property."

Steven Bellin, an agent with BE Property Services, Liverpool, is also not as upbeat as agents in the South. He said: "Selling was good up until Christmas. We were expecting a rush after that — but it has not happened. I think there is

some concern about the election. The market is also very hot-spottish. There is a shortage of supply of good properties. However, the vendors' position has been strengthened. A property on the market for £38,000 will now go for around £36,500. Previously, it would have gone for £34,000."

North of the border, where prospective purchasers have to submit blind bids when they buy property, is also experiencing something of a boom.

Fiona Cunningham, a partner with Duncan Hamilton in Edinburgh, said: "We have been incredibly busy. Usually the property market is very quiet in January. We expect this to continue into the spring. Normally you would expect one or two offers but we are getting six at the moment. Some will be way above the valuation. A property that would have sold for £122,000 at the end of last year will now go for £135,000."

Steve Bell, chief economist with Morgan Grenfell, believes the house price recovery will continue, but there will be no return to the excesses of the Eighties. He said: "There has been a real increase in wages, which is helping house price movements. We expect this to continue."

House agents look sharp

Martin Waller shows how estate agents can bend the selling rules

There is something about buying and selling a house that brings out the worst in people, whether it is gawping or unscrewing the light fittings before you leave. It also brings out the worst in some estate agents, especially in today's market, with too many speculative purchases chasing too few houses in some areas.

Various sharp practices have emerged. Agents have been known to sign on as purchasers' solicitors, and approach estate agents whose homes go on the market with a view to poaching their business. More insidious is the attempt to put pressure on buyers to sell their homes through the same agent.

It goes like this. You see the

house you want, but you know there are going to be several other potential buyers circling around. You arrange to see the property, and the agent asks about your own house sale. Do you have an estate agent already? Are you happy with them?

You could demonstrate your seriousness by putting your own home in the hands of the agency you are thinking of buying through. In the words of the theatrical East End heavy, nice house purchase — you've got it here. Wouldn't want anything to happen to it, would we?

The advantage to the agent is two dollops of jam, two sets of fees — and an easy ride, possibly even with the same office handling both transactions, if the properties are sited closely. The disadvantage is that it is illegal, contravening the 1979 Estate Agents Act, and also contrary to all codes of practice.

As bad as a promise to favour existing clients of the agent, giving them first sight of any properties. Look at this extract from a round-robin letter posted to a household in southwest London recently: "If you own a property to sell in SW19 or SW20, we promise to show you all the new properties that come to the market first, within 24 hours. All we want you to do is grant us an audience with you at your home so we can give you a valuation and tell you more about our service."

The implication is clear. This is not illegal — not quite. The agent will give you first call on all new homes on its books if you allow them to get a foot in your door.

To refuse to pass on offers to your clients because the buyers will not sign up with

you would be illegal, under the 1979 Estate Agents Act. Nonetheless, it happens.

The above example was viewed by the Royal Institution of Chartered Surveyors as "highly dubious". Hugh Dunsmore-Hardy, chief executive of the National Association of Estate Agents, thought it was "sailing close to the wind". It clearly breaches his association's code of practice, which forbids "giving details of properties first to those who have indicated they are prepared to let you provide services to them".

The people losing out are that agency's existing clients. They are paying for the quickest and easiest sale to the highest bidder — not to buyers prepared to discuss their own house sales with the agent. The conflict is clear. The ideal purchaser might be someone with cash, or a first-time buyer. Neither would get priority.

Estate agents have experienced some lean years, and they clearly intend to make the best of any boom. But Mr Dunsmore-Hardy admits: "It is indicative of a market that, bluntly, is short of properties at the moment that there is some evidence of agents stooping to unethical practices in terms of how they attempt to obtain instructions."

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Analysts back 'innovative technique', says Marianne Curphey

Pru ahead in bidding war for ScotAm

Prudential has emerged as the front-runner in the bidding war for Scottish Amicable, the mutual life insurer. City analysts have been tipping Prudential as the favourite because of the strength of its own life company and the financial security it offers.

Meanwhile, Prudential, Abbey National and Australia Mutual Provident (AMP) have signed confidentiality clauses allowing them access to Scottish Amicable's sensitive financial information. All companies which sign such agreements will be forbidden from using the information to make a hostile bid in the future. Drawing up legal contracts has taken about a week. Other potential bidders include Fortis, Aegon, ING Barings, GE Capital and BAT Industries, which owns Eagle Star.

However, despite the high level of interest which Scottish Amicable has excited, policyholders of the mutual will only be given a synopsis of the bids made. The Scottish Amicable board will choose the offer it believes is the best and make a recommendation that policyholders accept it. Scam, the action group led by Stephen Ross of Northways Insurance, a London firm of brokers, believes policyholders should be made aware of all bids and

is demanding an independent review to run the bidding war. Insurance analysts believe the bidding war has been effectively won by Prudential and that potential suitors will now turn their attention to other attractive mutuals, including Friends Provident, NPI and Scottish Widows.

Prudential has a £1.9 billion bid on the table, compared with Abbey National's £1.4 billion bid. Abbey has pledged to increase the offer and incorporate aspects of the Prudential's offer.

However, Nick Bunker, insurance analyst with James Capel, believes that the Prudential has the best-constructed bid because it would use the financial clout of its own giant life fund to make a £1.1 billion loan to Scottish Amicable. Prudential is also offering £400 million in bonuses, which will be paid for from free assets in Scottish Amicable's life fund. The £400 million cash or shares will come from the £250 million of shareholders' funds and from £150 million worth of cost savings from combining the operations of the two insurers.

The Abbey's initial bid offers about £1 billion for the profits from future business written by Scottish Amicable (known as embedded value) and £400 million in Abbey



Stephen Ross is "very unhappy" with secret bid talks

cash or shares.

Scottish Amicable now admits that its own offer — £75 million worth of bonuses originally offered, plus further bonuses in three to five years — will probably not be included in the recommendation. Some aspects of this offer, including an incentive scheme that could have awarded the Scottish Amicable directors up to £1 million each, angered policyholders.

Mr Bunker said Prudential appeared to be the front-runner because it had enough financial strength to make a loan to Scottish Amicable's life fund

and offer cash to policyholders without straining its own resources. He believes the offer will be successful because of Prudential's "innovative technique" of distributing the free assets in the Scottish Amicable life fund to policyholders, and the management strength it can offer.

"AMP is not in the same league as the Prudential," he said. "It is a mutual and not the powerful quoted company with the reputation in the City that Prudential has." He believes that BAT does not have a big enough life company to compete with Prudential.

Birmingham Midshires to charge

THE END of free banking has come a step nearer after Birmingham Midshires, the building society regarded widely as one of the most likely to convert to a bank, announced plans to introduce fees on two of its instant access accounts (Marianne Curphey writes).

The fees, being introduced from March 31, 1997, will affect only customers with balances of less than £500 in the society's Quantum and First Class (post-al) Instant Access Accounts.

For customers with between £100 and £499 in their accounts, there will be six free withdrawals per quarter.

After that there will be a £1 withdrawal fee. Customers with a balance of under £100 will pay a fee of £1 per withdrawal and a £3 annual fee.

Birmingham Midshires is the fifth society to introduce fees on some of its savings accounts. Alliance & Leicester, Britannia, Bristol & West and Coventry already operate transaction fees. A number of banks, including Barclays and NatWest, have introduced paid-for accounts with perks and free products.

Some industry observers have suggested that, in time, all banks and building societies will discriminate against customers with low balances who do not buy any other products, such as insurance or a mortgage, from them. Birmingham Midshires customers will not have to pay fees if they have a mortgage, pensions or insurance policy with the society, or any other account with a balance of £500 and above, including offshore accounts.

Mr Kerr, head of retail services, said: "We have to question whether there is a long-term future for free banking and we need to take action now to avoid attracting more high-transacting customers trying to avoid the charges imposed by our competitors."

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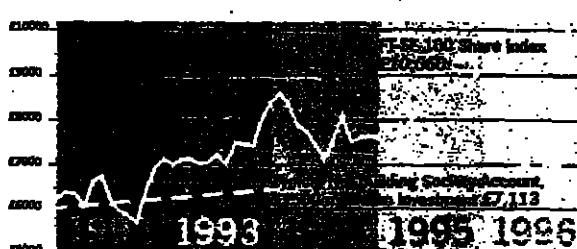
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* Source: Miroplan

* Past performance is not necessarily a guide to the future. The value of investments and the income from them can go down as well as up.

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Britannia puts a value on mutual perks



Gavin Lumsden compares the various loyalty benefits offered by building societies

One million Britannia Building Society members will find out how much mutuality is worth when they receive their first loyalty bonus later this month.

For most, the initial answer is not a lot. Britannia is divvying up £35 million, around a third of last year's profits, giving an average payment of £35, which is subject to tax.

The bonus payments go to savers and borrowers who were members throughout 1996. This excludes around 300,000 deposit account holders and a further 300,000 opportunistic "carpetbaggers" who leapt in after the first demutualisations were announced last spring.

How much members get depends on how many points, worth 2p, they have accrued. Savings up to £20,000 get one point for every £100 whereas mortgage payments up to £500 per month get one point per £1.

Britannia rewards long-term members, multiplying their number of points by 1.5 if they have been with the society for over five years and doubling them over ten years.

A total of 780,000 members will get less than £50 as a result and another 217,000 up to £100. Two-year members with £2,500 in an instant access account will get a miserly £5.50, enough for two pints of lager and no crisps.

Only 43,000 people, around 3 per cent of members, get more than £100. To get this a recent member must have a £420 monthly mortgage, £5,000 in a high interest account and a life assurance policy with Britannia.

Britannia is the only society rewarding its members with a pseudo dividend, which it claims will match what the Woolwich, Halifax and North-

ern Rock will be able to pay out when they convert. The society is not paying thousands of pounds of free shares either, but then as a committed defender of the mutual faith, it is not trying to buy the business off its members.

Other societies resisting the conversion tide, notably, Nationwide, Bradford & Bingley, Coventry and Yorkshire, have opted for members' benefit schemes, reserving between a third and a half of annual profits to improving their savings and mortgage rates.

Nationwide committed itself to passing on £200 million of benefits to its seven million borrowers and savers last year. Bradford & Bingley set aside £50 million for rate improvements and is offering 1-2.1 per cent discounts on its 6.99 per cent base rate for up to five years. However, borrowers have to take out insurance products with B&B to get the best discounts.

Coventry Building Society has distributed £20 million of profits through schemes such as the Privilege mortgage rate for borrowers who have been with the society for five years.

The rate is currently 6.5 per cent, compared with the 7.25 per cent standard variable rate. Coventry says this has saved borrowers £23 in 1996.

Yorkshire reckons it will have given back around £40 million in improved rates in the past 12 months, the equivalent to half of annual profits. Its standard variable mortgage rate is 6.94 per cent for all its 160,000 borrowers and interest on its instant access account starts at 2.1 per cent.

Some societies have not launched schemes but have nonetheless been forced to reduce margins to remain competitive. Portman, for instance, says it is still committed to smaller savers and pays 4.6 per cent on its instant access account.

Rob Thomas, building societies analyst at UBS, says: "Britannia's loyalty bonus is a more complex scheme than a commitment to better rates, but is a more high profile way of demonstrating to members the benefits of mutuality. Britannia members will clearly see that they have been given a chunk of the society's profits."

However, for deposits over £25,000, Nationwide's CashBuilder offers 4.1 per cent and Bradford & Bingley's direct premium account 5.5 per cent. On postal accounts the society is middle of the road with rates from 4.85 per cent to 5.6 per cent.

On notice products, rates on Britannia's high interest and bonus builder 60-day accounts start at 3.5 per cent and 3.85 per cent, higher than Abbey, Bradford & Bingley, Halifax and Yorkshire, but lower than Nationwide.

On mortgages, Britannia's 7.25 per cent standard variable rate is the consensus, although it follows a year in which it has spent £45 million in discounts wooing first-time borrowers. It is also offering its rate-reversal mortgage capped at 6.99 per cent until September 1999 which will decline if base rates drop before then.

Of course this might change. So, while the letter from Britannia this month might contain a welcome, if small, surprise for members, they should keep a watchful eye on what the society does with rates in the future.

Not that Britannia intends to let its members forget the society. John Heaps, chief executive, says awarding the bonus has taught the society a lot about its members. For instance, it was surprised to learn that the average member had been with the society for seven-and-a-half years, far longer than expected. It is intending to increase the amount of cross-selling of products to customers, particularly on its Pep range. So expect more mail from Britannia in future.

GAVIN LUMSDEN

Competitive despite bonus

So is it a simple choice between cash in hand or better rates? Not yet. Comparing Britannia with the societies offering benefit schemes and Abbey National, which has converted, with the Halifax, which is about to, it is clear that the bonus giver is still holding its head up. While its rates are not always the best, so far it has remained competitive.

According to figures from Moneyfacts, Britannia offers 0.1 per cent to 3.35 per cent on instant access accounts, far better than Abbey and Halifax and matching most accounts from the other

benefits givers. However, for deposits over £25,000, Nationwide's CashBuilder offers 4.1 per cent and Bradford & Bingley's direct premium account 5.5 per cent. On postal accounts the society is middle of the road with rates from 4.85 per cent to 5.6 per cent.

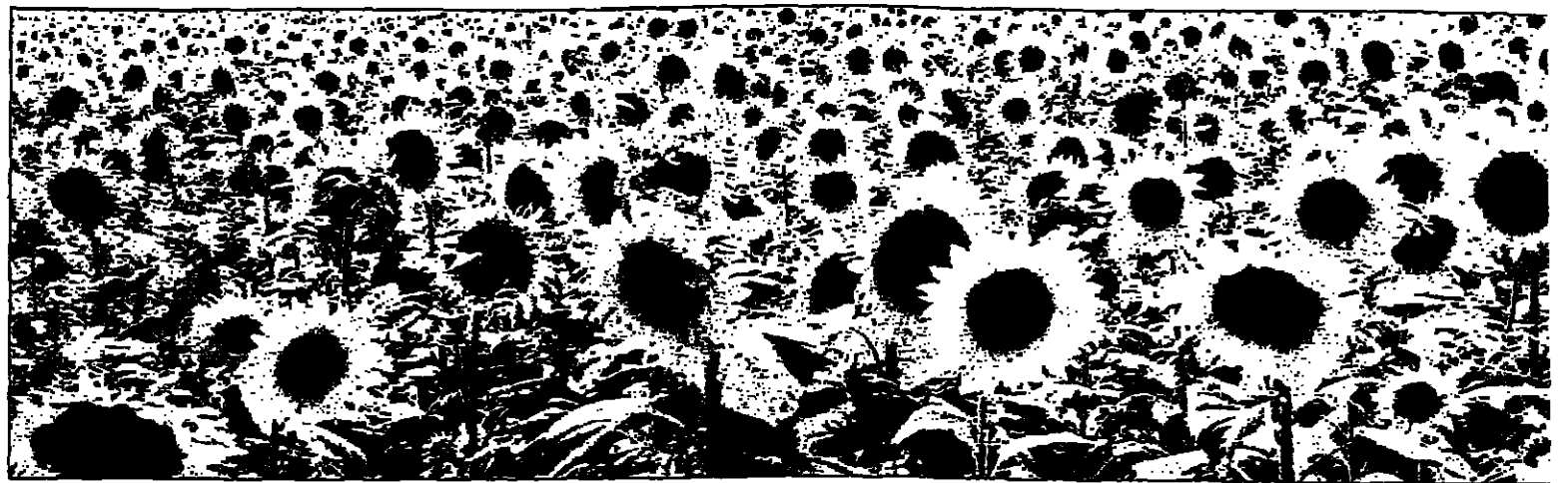
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GAVIN LUMSDEN



Rich pickings as the dwindling number of mutual societies offer a host of perks and favourable rates to stay in the race to keep members

PERFORMANCE BOOST SALES

GOOD performance combined with members seeking to boost loyalty bonus points doubled sales of Britannia Fund Managers' Peps and unit trusts to £110 million last year.

Britannia's seven Pepable unit trusts carry 50 points each in the loyalty bonus scheme. But unlike Britannia's mortgages and savings products, they do not confer membership of the society.

But don't be deterred if you are not a member. Four of the Britannia funds have outperformed their markets over five years. The Smaller Companies unit trust has been particularly impressive, returning £284 on a £100 investment, with good consistent performance. Higher Yield, Balanced Growth and Managed Portfolio, its fund of funds unit trust, have also been winners.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

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Martin Waller explains the language of shares for investors

How the City does its sums

BEGINNER'S GUIDE TO THE STOCK MARKET



In the fourth of a five-part series, Weekend Money sees how the professionals value shares and how such City techniques can be used by the private investor. We will look at companies that raise fresh cash, and how the small shareholder should react. Some of this is rather technical; all is important, if you want to be a serious investor, rather than someone who waits for the dividend cheque twice a year. The more you know about your investments, the more control you have over them.

The price-earnings ratio together with the dividend yield is the most important investment measure, which is why both are quoted on newspaper share price pages. The p/e ratio tells you how the City regards your company, and how it compares with its peers on the stock market.

The number is achieved by taking the share price and dividing it by the earnings per share. This last is just what it sounds: it is found by dividing annual profits by the number of shares in existence. It will come out as a number in pence.

This is not an objective indicator of profitability, because it varies according to how many shares there are in issue, and this varies from company to company.

Take a share price of 480p,

for a company that made 40p last financial year in profits for each share in issue. The share price represents 12 years' of such profit, and we say it has a p/e ratio of 12. This is otherwise expressed as: "the shares sell on 12 times' earnings". This is a bit below the general stock market average.

Obviously, if the share price of this company rises to 560p, then the ratio, or rating, rises to 14. So the ratio tells you what the market thinks of the shares. Take a company on a sky-high ratio of 25.

The market thinks it is worth more, share per share, than other companies on the market — perhaps because growth prospects are so good that in a few years' time profits will have doubled. Generally, so will earnings per share. If this happens, the ratio will by that time



A little knowledge can make the stock market child's play

have fallen to a more conservative 12.5.

A company selling on a very low ratio says the market does not trust the profits to keep flowing at their current rate. Sometimes we say that there is doubt over the quality of earnings.

Some companies, by their nature, command a lower ratio than others. You would not expect a mine, say, with only four years' production left to sell on much more than four times' profits. Think about it. In four years' time, there won't be any.

Some people rely on forecast profits, as estimated by City

brokers, rather than those published. The resulting number is called a prospective price-earnings ratio, the one based on last year's profits a historic one.

And a mental short cut. It is not a strict analogy, but you might think about the earnings ratio as an estimate of how long the company is expected to be around in that form. What do brokers think of the lifespan of a business on 30 times' earnings? And one on seven? What the price-earnings ratio really says is what the City thinks is going to happen to the share price in future.

DIVIDEND YIELD

THIS is the mirror image of the earnings ratio. It helps to compare how much dividend the company pays out, in contrast to its peers. The dividend is divided by the market price, after an adjustment is made for tax, to give a yield. This, published on the share prices page, tells you how much income you can expect for every pound invested in the company.

This time, the higher the price, the lower the yield. As the price falls, the yield looks more attractive — but beware, the price may be falling because the market expects profits to fall. In that case, this may be reflected in a dividend cut, so the yield becomes irrelevant.

British Telecom now sells on a yield of approaching 6 per cent, based on the current year's expected dividend. Cable and Wireless, in the same business, sells on a yield of not much more than half this — but C&W is a much more highly rated company than BT. Some observers think it will be the subject of a takeover bid this year. By comparison, the price-earnings multiple of C&W is about 17 for the current year, while that of BT is a more lowly 14.

Broadly speaking, a highly rated company should have a lower yield, therefore, because the City thinks profits, and so dividends, will rise in future years. A company whose shares are on a high yield is a more staid business. But remember — too high a yield suggests the dividend will have to be cut.

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IF COMPANIES want to raise fresh cash, either to fund expansion or to pay for earlier mistakes, they come cap in hand to the people who own them. That is, you.

The rights issue is a way of issuing further shares, at a price attractive to investors. They buy them at that price, so raising the needed cash. The issue is expressed as a ratio of the number of new shares to the existing ones. Say your company proposes to create one new share for every five in existence, expressed as a one-for-five rights issue. If the company's market worth is £1 billion, then it should be raising £200 million.

In actual fact it will raise rather less. There are the expenses of the issue, all those City fees, including those for underwriting. This is a process whereby financial institutions agree that they will take the shares, if no one else will. That way, the company is guaranteed the money even if the market collapses before the shares go out.

The cost of underwriting is generally one and a half per cent of the amount of money raised, spread around a vari-

ety of City institutions — or £3 million, in the above case.

But the real reason why a one-for-five rights issue does not raise money equivalent to a fifth of the company's stock market worth is because the shares have to be priced more cheaply than the current market price. Again, think about it. You hold shares valued at £5 each. Do you really want more at the same price — especially as the price is likely to fall, following the normal laws of supply and demand, once new shares become available?

But if you have not sold out at £5, a batch of new shares at, say, 450p each might seem attractive. This is how they are priced. The less attractive the issue, the bigger the gap between the market price and the issue price, the discount.

Under the rules, you must be offered shares in proportion to your existing holding — with a one-for-five rights where you hold 1,000 shares you must be offered 200. If you do not want them, they go to those institutions who underwrote the issue. This need to offer new shares to those who own the company, the shareholders, is called a pre-emption right,

and it is the subject of huge debate in the City.

The only way to deal with rights issues is to decide, as close as you can to the deadline and according to your personal circumstances, whether you want the shares. Take guidance from your financial adviser, or the financial press.

Some technicalities. The rights to the shares, that is the entitlement as a shareholder to buy them at this discount, are usually worth something. They will be quoted separately on the share price pages, next to the existing shares. These are said to be traded ex-rights, so the letters "xr" are attached to the price to indicate this.

If you decide not to take the new shares, you should sell these rights to them. This compensates you for any loss in value for your existing shares because of the cheaper ones coming onto the market. If you do not sell the rights, the company will do it for you.

Next week we conclude our whistle-stop tour of share ownership with a look at takeover bids and the structure of City institutions — and the world of insider trading.

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Investment trusts may prove a bargain buy

Trust fans could find best fruits in the quality funds, says Nathan Yates

Investment trusts are often shunned by the private investor because of their complex pricing system. But as Phil Calcott, a physicist, found last month with Tesco's cut-price bananas, pricing regulations can be exploited to your profit. Mr Calcott made £25 from his banana bulk-buying using his Tesco Clubcard. In the same way, some analysts believe investment trusts valuing complications could make some funds a good buy.

The price of investment trust shares is determined by market demand rather than the performance of the fund. A current dearth of buyers means share prices have slumped below the value of assets, and on average investment companies were trading at a 10.5 per cent discount to net asset value last year.

Some analysts say the increase in discounting means that even traditionally premium-rated stock is now available at knockdown prices. The favourable rates could tempt an influx of institutional buyers in the course of the year.

"At the moment we are seeing the widest discounts for a long time in the investment trust market," said John Korwin-Szymanowski, investment trust analyst at SBC Warburg. "Discounts in the recent past have usually reflected the quality of the funds concerned, but now we're seeing some top performing funds at low prices. There's a gap opening up between performance and popular appeal, and there are signs that



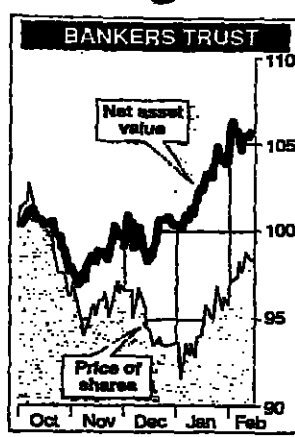
Eye for bargain: Phil Calcott profited from Tesco bananas.

traders are beginning to step in to exploit it. Sierra Trading, the American company, has bought quite heavily into the Kleinwort investment trusts recently, and I expect this to be part of an increasing trend.

"Last year was a bad one for investment trusts. There were too many new trusts launched, and you could argue there has also been too much money

placed abroad. But performance is outstripping demand, and the extent to which prices are lagging behind the value of assets in this market means that we must be near the bottom of the downward swing. Barring stock market disasters there should be an upturn in investment trust prices this year."

For the private investor the



possibility of a rise in share prices offers the potential for short-term profits as well as the long-term advantage of retaining quality holdings bought at discount rates.

But those hoping to achieve this "double whammy" should be warned that not all analysts agree that the price rise will happen. The ever-rising stock market and the forthcoming election could spell turbulent times ahead, and some experts believe the majority of investment trusts are still far too overweight in areas such as the Far East and in the smaller companies size range.

Private investors willing to take the risk of backing a rise in investment trust shares should make their choice of fund carefully. Just 10 per cent of investment companies own 50 per cent of the industry's assets, so there are many small and unpopular trusts on the market which may well be priced at a discount for the foreseeable future.

Would-be trust baggers should select quality funds which have a consistent performance record. Experts' tips include the Bankers Trust, currently priced at an 8 per cent discount. Other companies offering funds said to be underpriced include RIT, Finsbury, Alliance, Herald, Aberforth, Invesco and NatWest.

GAVIN LUMSDEN

NatWest Securities links up for the Internet

THE old world of investment trusts met up with the new world of the Internet this week with the launch of a Website dedicated to UK closed end funds.

NatWest Securities, a leading analyst on investment trusts, has teamed up with Interactive Investor, the firm dedicated to putting financial information on the World Wide Web.

Tap in www.ii.co.uk/natwest/ and you can access 365 investment trusts with

daily updated data on performance, yield, share price, discount and asset allocation.

If you are thinking of investing in Europe you can rank all the investment trusts in the sector. Which are top over one, three or five years? Which are at a discount and could be a bargain? If you want your fund skewed to a particular country or sector, check the asset allocation to find where the trust is investing. For the sophisticated there is a separate

section on the 60 split-capital investment trusts. This will give you data on redemption yields, cover ratios and hurdle rates. You can even program the site to send an e-mail if a buying or selling chance occurs. "It can be like the price in a newspaper reaching out and tapping you on the shoulder," says Sherry Court, managing director of Interactive Investor.

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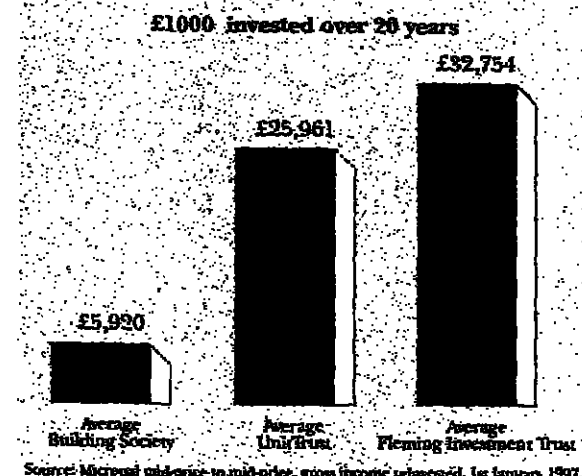
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The Investment Trust Experts

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Evening _____ Date of birth _____/____/____

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	Gross*	Gross CAR**	Gross*	Gross CAR**	Gross*	Gross CAR**	Gross*	Gross CAR**
Bank of Scotland Banking Direct Instant Access Savings Account	4.65%	4.75%	5.13%	5.25%	5.60%	5.75%	5.60%	5.75%
Abbey National Investment (90 Day Notice)	3.65%	3.05%	3.30%	3.30%	4.00%	4.00%	4.55%	4.55%
Hallifax Solid Gold (90 Day Notice)	3.00%	3.00%	3.25%	3.25%	4.00%	4.00%	4.50%	4.50%
Woolwich Premier 90 (90 Day Notice)	N/A	N/A	3.50%	3.50%	4.20%	4.20%	4.80%	4.80%

Source: Moneyfacts 12th February 1997

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* Gross. The annual rate of interest paid without deduction of lower rate tax to eligible non-taxpayers.
** Gross CAR (Compound Annual Rate). This is the gross rate assumed to accrue over the effective period of a customer's interest applied during a year reinvested in the account and carried forward (i.e. without any compounding). Interest rates correct as of time of printing but subject to variation.
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MONEY LETTERS

Clearance delay costs money

From Mr M. I. Hutchinson
Sir, Just imagine a world where you could access your deposit/current accounts making prompt transfers of funds between them to maximise the interest earnings... The perception of faster settlement and automation of financial transactions — supported both through increasingly sophisticated investors and electronic access to accounts via telephone banking and the Internet — is very often no more than an illusion.

My wife operates a Chelsea Classic Account. Much is right with this account, but one major irritation is the ten to 12 calendar days required for cheque deposit funds to become available for subsequent cheque-writing.

She recently posted a deposit. Six days later she posted two cheque payments (to be

You take a long time to boil, Mr. Black Kettle

I can charge a lot more than Mr. Hitch Instaboil, this way



drawn against the funds deposited). These payments bounced, costing her £20 from the payee, who passed on the incremental administrative charges. A third cheque posted three days after the initial

deposit cost another £15. She wrote to the chairman of the Chelsea who, disappointingly but perhaps not surprisingly, offered her no more than explanations of the account's terms and condi-

tions. Apparently, a distinction must be made between the typical three to four-day cheque clearance within the banking world and the longer "clearance period" operated by several building societies. This latter period allows for possible subsequent receipt of notification of dishonour from their respective banks, whereas banks routinely receive notification of clearance within the mainstream of the UK clearing bank system.

The lessons are clear. Higher interest earnings offered on some accounts can easily be offset by unexpected charges if customers do not have a full understanding of their accounts' operations. Secondly, building societies are not always the good guys when compared with banks.

Yours faithfully,
M. HUTCHINSON,
The Archers Barn,
11, Lower Road,
Woolavington,
Nr Bridgwater, Somerset.

Insurance companies and terminal bonuses on endowment policies

From Mr L. K. Brown
Sir, A great deal has been made of the "maturity value of endowment policies" problem. A major obstacle of determining the potential final outcome of an endowment policy and, indeed, in attempting to determine the benefit or otherwise of a move, change or termination of an endowment is the fact that insurers will not provide a forecast of the possible "terminal bonus".

Can anybody provide a logical explanation, rather than a "legal reason" why insurance companies are either unable or unwilling to provide a projection of what the potential/possible/probable "terminal bonus" might be.

Since this portion of the policy can ultimately "make or

break" the investment, it would seem perfectly logical to expect a meaningful projection of both the annual and terminal bonuses. Annual bonus projections are permitted, within given limits and restrictions. Why is it apparently impossible to do the same for the terminal bonus, especially on those policies which have already been in place for some time, and therefore have a history?

With the wealth of statistical data available today, alongside current technology and computing power, there is no reason why this particular portion of such an investment should be excluded from the general ability to provide a meaningful forecast.

I have yet to secure any reasonable explanation from

any source as to why the current position should be so. All that is given is waffle, hiding behind the facade of "we are not permitted to provide those figures..." without any reasonable or logical explanation as to why. What does the insurance industry have to hide? Hiding behind "policy" or "the law" without being able to justify that policy, or provide a logical explanation behind the law is a sure sign that something is wrong!

Perhaps this is where our conversion "bonuses" will be coming from! Yours faithfully,
LEE BROWN,
28 Highfield Road,
Flackwell Heath,
High Wycombe,
Buckinghamshire.

Service lacking

From Mr R. Breckman
Sir, Not once but twice in the past month I have asked Lloyds Bank to make a transfer from my deposit account to cover a cheque payable on my current account. Twice it has failed to carry out my instructions. This has meant my account going into overdraft, with the inevitable interest and charges, apologies and cancellation.

I am now told the bank has no facilities to effect such a simple monitoring procedure. Whatever happened to service? Why are the banks so arrogant as to assume we do not need it?

Yours faithfully,
ROBERT BRECKMAN,
Breckman & Company
Chartered Accountants,
49 South Molton Street, W1.

Vote on Halifax conversion was made with incomplete knowledge

From Mrs J. Champness
Sir, You can imagine my surprise when I read your report on overseas members of the Halifax Building Society (February 1) who would not benefit from the forthcoming conversion of the society.

This told me that Dutch residents were excluded from the bonus because of "onerous local laws regulating shares" which made it "not worth paying out to a small number of members", while others living in places as diverse as United Arab Emirates and

Singapore would benefit. I have never been informed by the Halifax that, as a resident of Holland, I am not eligible for the conversion payout.

I am particularly angry because the society sent the voting papers to me, which I duly completed and returned. Consequently, I believe that I was misled, as I made my decision based on incomplete information.

My vote would certainly have gone the other way, as I was a reluctant "yes" vote in the first place.

When I telephoned the Halifax, I was initially told that they knew nothing about the exclusion of Dutch residents.

I persisted and finally received a confirmation from the conversion department that we would be left out.

Although it is possible to change your address to one in the UK before conversion, so qualifying for a payout, it would not be possible for me to make such an alteration as I would be resident in Holland on the conversion date. Furthermore, as my interest is paid gross, I can hardly claim that I live anywhere else.

Yours faithfully,
JUDITH CHAMPNESS,
Jan van Crieckenbeeklaan 6,
5671 ED Nuenen,
The Netherlands.

Tax assessments

From Mr S. E. Boucher
Sir, I can support the claim made by Mr L. How (Weekend Money letters, February 1) that half the income tax assessments issued by the Inland Revenue are wrong. In the past six years, I have received only one correct assessment. This year one of my sources of income has been taxed twice, once in a Schedule E assessment and once in a Schedule D assessment, notwithstanding that I sent a certificate of tax paid with my annual return.

Yours faithfully,
S. BOUCHER,
60 Old Roselyon Crescent,
St Blazey, Par, Cornwall.

Letters or information for Weekend Money may be sent by fax to 0171-782 5082. Letters should include a daytime telephone number. The Times regrets it cannot always give individual replies or advice and asks that original documents are not sent in. No legal responsibility can be accepted for advice in these columns and independent professional advice should be sought.

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Date of Birth _____ Signed _____

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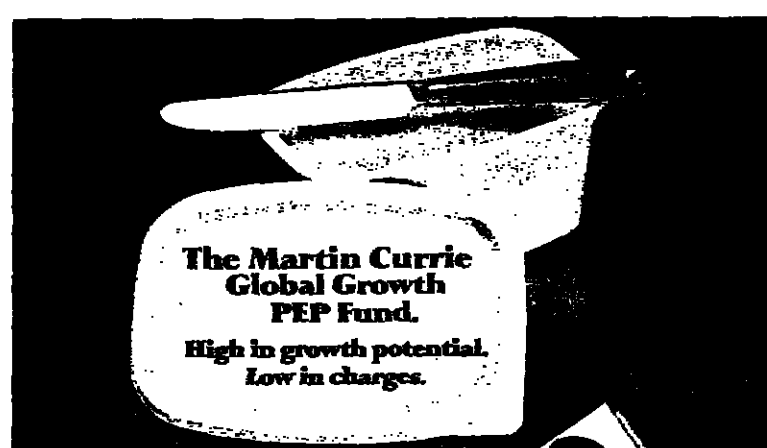
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مکتبہ من راجہ

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Equities end the week steady

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1997	High	Low	Open	Close	Change	%	P/E
ALCOHOLIC BEVERAGES							
Guinness	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Heineken	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Stout	1.15	1.14	1.15	1.15	0.01	0.9	15.5
BANKS							
Barclays	1.15	1.14	1.15	1.15	0.01	0.9	15.5
HSBC	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Midland	1.15	1.14	1.15	1.15	0.01	0.9	15.5
BREWERIES, PUBS & REST							
Asahi	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Beck's	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Carlsberg	1.15	1.14	1.15	1.15	0.01	0.9	15.5
DIVERSIFIED INDUSTRIALS							
British Airways	1.15	1.14	1.15	1.15	0.01	0.9	15.5
British Telecom	1.15	1.14	1.15	1.15	0.01	0.9	15.5
British Petroleum	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ENGINEERING, VEHICLES							
BAE Systems	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Rolls Royce	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Subaru	1.15	1.14	1.15	1.15	0.01	0.9	15.5
FOOD MANUFACTURERS							
Unilever	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Wm. S. Watson	1.15	1.14	1.15	1.15	0.01	0.9	15.5
BUILDING & CONSTRUCT							
Arrol-Johnston	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Bechtel	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Skanska	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ELECTRICITY							
British Nuclear Fuels	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Electricity Supply Co	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ELECTRONIC & ELECT							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
HOUSEHOLD GOODS							
Debenhams	1.15	1.14	1.15	1.15	0.01	0.9	15.5
John Lewis	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ENGINEERING							
BAE Systems	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Rolls Royce	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Subaru	1.15	1.14	1.15	1.15	0.01	0.9	15.5
CHEMICALS							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
DISTRIBUTORS							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5

1997	High	Low	Open	Close	Change	%	P/E
PHARMACEUTICALS							
AstraZeneca	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Glaxo	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Roche	1.15	1.14	1.15	1.15	0.01	0.9	15.5
SUPPORT SERVICES							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
PRINTING & PAPER							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
MINING							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
LEISURE & HOTELS							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
PROPERTY							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
TELECOMMUNICATIONS							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
TEXTILES & APPAREL							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
OTHER FINANCIAL							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
RETAILERS, FOOD							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
RETAILERS, GENERAL							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
WATER							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ALTERNATIVE INV MARKET							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5

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1997 High Low Open Close Change % P/E

1997	High	Low	Open	Close	Change	%	P/E
SHORTS (under 5 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
LONGS (over 15 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
UNDATED							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
INDEX-LINKED (on projected inflation of 10% 5%)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5

1997 High Low Open Close Change % P/E

1997	High	Low	Open	Close	Change	%	P/E
SHORTS (under 5 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
LONGS (over 15 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
UNDATED							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
INDEX-LINKED (on projected inflation of 10% 5%)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5

OIL & GAS

1997	High	Low	Open	Close	Change	%	P/E
BP	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Shell	1.15	1.14	1.15	1.15	0.01	0.9	15.5
British Petroleum	1.15	1.14	1.15	1.15	0.01	0.9	15.5

OTHER FINANCIAL

1997	High	Low	Open	Close	Change	%	P/E
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
RETAILERS, FOOD							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
RETAILERS, GENERAL							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
WATER							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
ALTERNATIVE INV MARKET							
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5

BRITISH FUNDS

1997	High	Low	Open	Close	Change	%	P/E
Amstrad	1.15	1.14	1.15	1.15	0.01	0.9	15.5
Commodore	1.15	1.14	1.15	1.15	0.01	0.9	15.5
SHORTS (under 5 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
LONGS (over 15 years)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
UNDATED							
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
100%	1.15	1.14	1.15	1.15	0.01	0.9	15.5
INDEX-LINKED (on projected inflation of 10% 5%)							
100%	1.15	1.14	1.15	1.15	0.01	0.9	1

RACING: O'NEILL'S REJUVENATED CHASER CAN TAKE ADVANTAGE OF FEATHER WEIGHT IN EIDER

Ivy House appeals in Newcastle test

By RICHARD EVANS
RACING CORRESPONDENT

STOCKBROKERS often rely on the adage that "the trend is your friend" when buying shares and the investment guideline can prove equally profitable in big races — notably the Tote Eider Chase at Newcastle this afternoon (4.10).

A quick examination of the credentials held by winners of the extended four-mile chase during the past decade shows they all had good recent form, having won one of their previous two starts, most had been successful over 3½ miles or

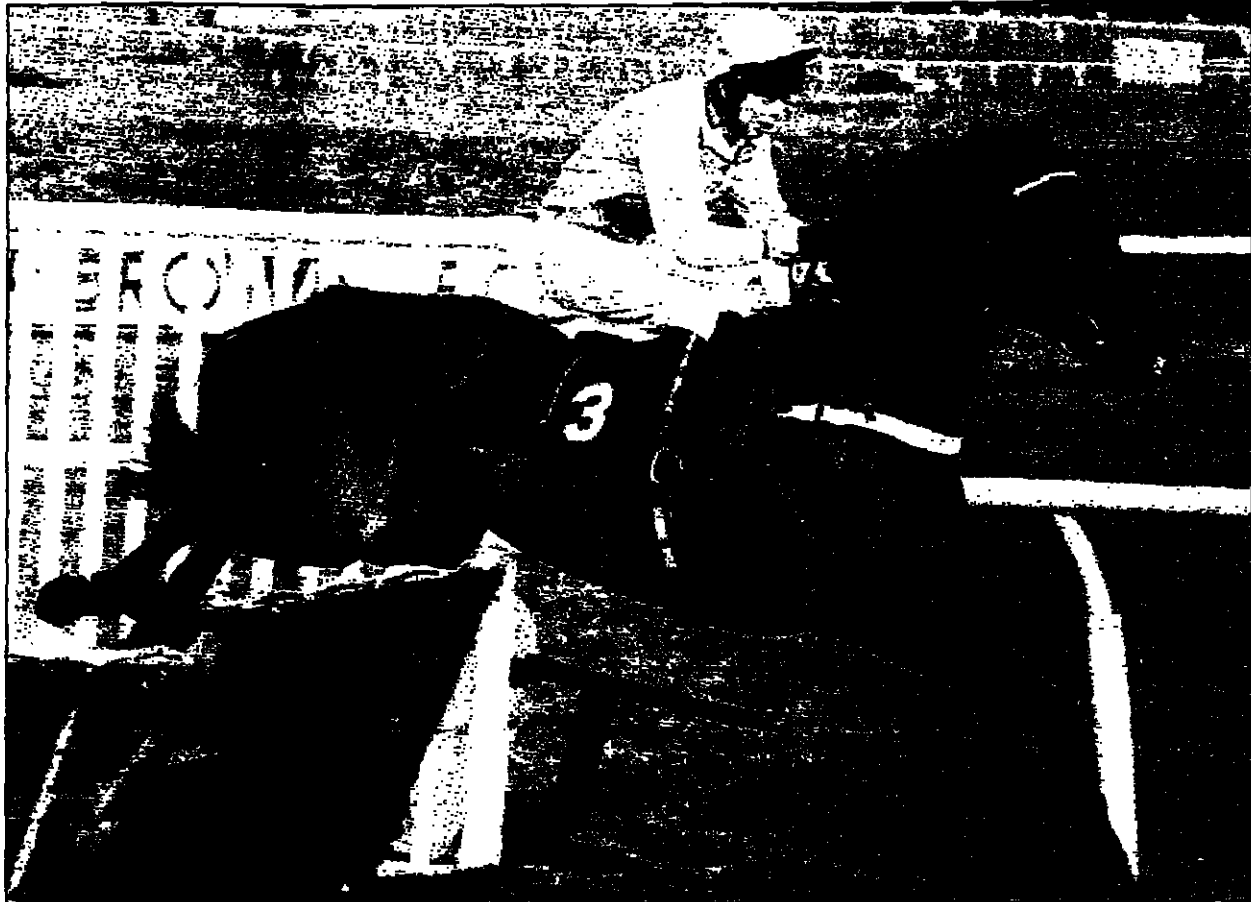


TODAY'S RACES ON TELEVISION

more, and nearly all had a light weight for this contest.

However, the weight argument could be vulnerable to-day because this is a below standard running for the Eider, which should benefit those nearer the top of the handicap.

The three to concentrate are Seven Towers, who won over four miles at Kelso last month; Parsons Boy, the winner of six of his last seven starts over fences; and Ivy House, who had a wind operation during the summer and has regained his confidence over fences. The Jonjo O'Neill-trained Ivy House, second to Cyborgo a couple of



Mighty Moss tackles the Colin Davies Persian War Premier Novices' Hurdle at Chepstow this afternoon

seasons ago and potentially well treated, is preferred at generous looking odds.

In the opening televised race at Newcastle (3.00), The Last Fling is well handicapped but needs to improve his jumping.

Easy Joker, twice a course and distance winner this term, was outclassed at Doncaster last time. Fiveleigh Builds has plenty of pace so the step back in trip on this stiff track should not be an inconv-

nience. His recent Ayr success was boosted by the subsequent victory of the second, Whispering Steel.

Chief Minister is the clear form choice in the novice chase (3.35) but he is without a win for 18 months and comes from an out-of-form yard.

Nooraa might have beaten Bold Boss at Ayr 19 days ago but made a bad mistake in his first chase. Now 10th better off, he is the value selection.

Livio has been raised 17lb for two victories and must show further improvement to follow up in the Gosforth Handicap Hurdle (4.45). Sea Victor has taken well to hurdles but may be better suited by flat tracks and preference is for the game Celestial Choir now that she steps up in trip.

At Warwick, a first attempt at an extended 2½ miles should suit Beaumont (2.50), who won over two miles on the

flat and looks potentially well treated. However, Lets Be Frank can win his fourth race this season after being far disgraced in better company at Uttoxeter a week ago.

Mulligan is the proven performer in the novice chase (3.20), having won all four starts over fences, but the leading Arkle Trophy contender may find it difficult giving weight to Squire Silk. Andy Tunnell's horses are in crack

form and the former high-class hurdler looked special at Newbury eight days ago.

Knap Pina is held in high regard by Peter Beaumont and, with his recent success at Ayr, having been boosted by the subsequent victory of the runner-up, Paperising, he can successfully concede weight to his rivals, including Potter's Gale, in the Quorum International Novices' Trial Hurdle (3.55).

Maamur, off the track since winning at the Cheltenham Festival, may be worth opposing with top weight over a trip short of his best in the Michael Page Finance Chase (4.30).

Nap: A N C EXPRESS
(245 Chepstow)
Next best: Around The Gale
(430 Warwick)

Senior El Betrumi is a bit of a thinker nowadays and Around The Gale looks well treated on his handicap debut.

At Chepstow, the soft ground will suit Anzani in a competitive opener (1.15) and he is marginally preferred to Cadogold and Brave Tornado, who is well treated on his form of two years ago and should appreciate today's longer distance.

Bells Life is turning into a Chepstow specialist, having won all four starts at the Welsh track, and he can oblige again at the main expense of the mud-loving Air Shot.

Boardroom Shuffle should maintain his unbeaten record in the Colin Davies Persian War Premier Novices' Hurdle (2.15) and justify his Champion Hurdle entry.

CHEPSTOW

THUNDERER

- 1.15 Cadogold 2.45 Nazario
1.45 Bells Life 3.15 Princeful
2.15 Harbour Island 3.50 Cyborgo
4.25 Benkhead

The Times Private Handicapper's top rating:
2.15 BOARDROOM SHUFFLE.

GOING: SOFT

SIS

1.15 M & N GROUP HURDLE
(Limited handicap; 27.02m; 2m 4 1/4f; 12 runners)

- 1.15-16 HOME COUNTRIES 29 (D.J. & S. Jones) 11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1040-1041-1042-1043-1044-1045-1046-1047-1048-1049-1050-1051-1052-1053-1054-1055-1056-1057-1058-1059-1060-1061-1062-1063-1064-1065-1066-1067-1068-1069-1070-1071-1072-1073-1074-1075-1076-1077-1078-1079-1080-1081-1082-1083-1084-1085-1086-1087-1088-1089-1090-1091-1092-1093-1094-1095-1096-1097-1098-1099-1100-1101-1102-1103-1104-1105-1106-1107-1108-1109-1110-1111-1112-1113-1114-1115-1116-1117-1118-1119-1120-1121-1122-1123-1124-1125-1126-1127-1128-1129-1130-1131-1132-1133-1134-1135-1136-1137-1138-1139-1140-1141-1142-1143-1144-1145-1146-1147-1148-1149-1150-1151-1152-1153-1154-1155-1156-1157-1158-1159-1160-1161-1162-1163-1164-1165-1166-1167-1168-1169-1170-1171-1172-1173-1174-1175-1176-1177-1178-1179-1180-1181-1182-1183-1184-1185-1186-1187-1188-1189-1190-1191-1192-1193-1194-1195-1196-1197-1198-1199-1200-1201-1202-1203-1204-1205-1206-1207-1208-1209-1210-1211-1212-1213-1214-1215-1216-1217-1218-1219-1220-1221-1222-1223-1224-1225-122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French confident they can march on against Wales

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RUGBY LEAGUE

Brawl clubs protest at record fine

By Christopher Irvine

ST HELENS and Wigan were fined a record £15,000 each yesterday, with half suspended for a year, for the brawl during their Silk Cut Challenge Cup tie last Saturday that followed a high tackle for which Bobbie Goulding, the St Helens captain, is serving an eight-match suspension.

Both clubs are to seek legal advice over the refusal of a right of appeal by a sub-committee of the Rugby Football League (RFL) board. In a joint statement, the clubs deplored the levels of fine imposed and the fact that they have no apparent comeback.

In finding St Helens and Wigan guilty of bringing the game into disrepute, after studying a video of the incident, the report of Russell Smith, the referee, and hearing representations from the two clubs, the three-man committee said both teams had displayed a considerable lack of discipline and had caused hurt to the game.

Goulding's stiff-arm challenge on Neil Cowie, a few seconds before the half-time interval, sparked the brawl involving several players. The committee could have ordered individuals involved to appear before the disciplinary committee for separate punishment, but blanket fines on the clubs and an end to the judicial investigation into an unsavoury episode were seen as appropriate.

However, the clubs are unlikely to let the matter rest. They may find that the levels of fine are binding, but St Helens are to use their right of appeal over the duration of Goulding's suspension. Un-

less he wins a reduction, the Great Britain scrum-half will not be available to the Challenge Cup holders until after the semi-finals next month. He will also miss the first five Stones Super League games, including the match away to Wigan on March 28.

The severity of Goulding's punishment was indicative of the purge on potentially dangerous tackles being carried out by the RFL. This included a six-match suspension for Steve Walker, the Batley full back, who was sent off in the Challenge Cup defeat last Sunday by Paris Saint-Germain, who also had Adam Peters, a forward, banned for one match for foul play.

Chris Whiteley, the Carlisle forward, will miss one match for fighting in the tie against Dudley Hill, who had Chris Hannah (butting) and Craig Horne (foul tackle) suspended for two and three matches, respectively.

Wigan are still having talks with Vaaiga Tuigamala, but it seems certain that, by next week, the Western Samoa centre will be back permanently in rugby union at Newcastle after the completion of a £1 million deal with the Courage Clubs Championship second division side.

Warrington are insisting that Iestyn Harris, the Wales and Great Britain stand-off half, is no longer available to St Helens, although he is still for sale at £1.35 million. John Smith, Warrington's chief executive, said that Harris had been instructed to resume training because St Helens had failed to put forward an acceptable offer.



Janice Manson, left, the defending women's curling champion, releases a stone during her defeat by Jean Reid at the English national curling championships in Perth yesterday

GOLF

Newcomer Wade beats storm

BEFORE thunder and lightning caused the suspension of play in the second round of the Dimension Data Pro-Am in Sun City yesterday, John Wade, of Australia, and David Frost, of South Africa, were safely in the clubhouse after rounds of 65, which equalled the Lost City course record.

A day on which only 78 of the 160 competitors managed to complete their rounds ended with Wade and Frost sharing the lead on 134, ten under par. They are two strokes ahead of Padraig Har-

rington, of Ireland, who added a 65 to his first round of 70.

Wade, 28, a newcomer to the European Tour, had spent six years struggling on the Australian circuit before going to the qualifying school last November and winning his card by finishing third.

Frost's challenge was more predictable. Although based in the United States, he has won the Million Dollar Challenge played on the adjacent Gary Player course on three occasions.

In the Australian Masters in Melbourne, the halfway lead was shared by Peter O'Malley, a former winner of the Scottish Open, and Lucas Parsons of 131, leading Tiger Woods, the pre-tournament favourite, by seven shots.

While the two Australians were carving up the Huntingdon course for a second time, Woods dropped shots at the 17th and 18th and finished two behind another of the tournament favourites, Robert Allenby.

Survey gives Harding the cold shoulder

SIMON BARNES



On Saturday

THE sporting world has produced a greater ogle than O. J. Simpson. A recent survey in the United States on "product endorsement effectiveness" — this is a country in which popular affection can be measured in fiscal terms — came up with a list of 84 sporting names. People were asked whether they would buy a product if it were endorsed by a series of sports stars.

Michael Jordan, the basketball player, was, as ever, top of the list, followed by a rather notably graceless basketball player called Shaquille O'Neal. And, down in 83rd place, was O. J., last week found to be legally responsible for the death of his wife and her companion.

However, there is a place in the American endorsement hell still deeper. And who fills it? Why, Tonya Harding, of course. Never mind death: Harding was part of the plot in which her fellow skater, Nancy Kerrigan, was whacked on her knee. Harding pleaded guilty to obstructing the course of justice and was fined and put on probation.

Silent witness

More on Tonya, who, though banned from amateur competition, plans to make a comeback skate in Reno a week today. She says that she was the victim of an abduction attempt, but somehow managed to foil it.

She told police that a "bushy-haired man" abducted her at knife-point outside her home in Oregon and forced her to drive her truck out into the wilds. But Tonya, no stranger to the notion of direct action, rammed the truck into a tree, made a break for it, dodged about among the trees and then doubled back to the truck and drove off — leaving the knife-wielder gnashing his bushy teeth in frustration.

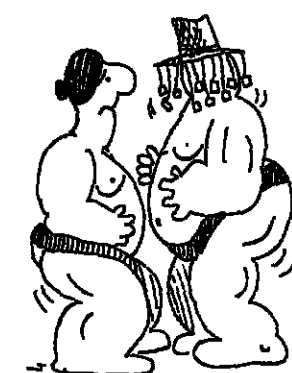
"I have no reason to think it's false," Damon Coates, speaking on behalf of the Clackamas county sheriff, said, "but it would be poor investigation not to look at that."

Harding could not comment herself, because she is under an exclusive media contract connected with her Reno comeback. Now there's a thing.

Holy orders

Perhaps the point is that rugby league, even more than most sports, brings a player face to face with the need for prayer. For the sport is filled with religion. The annual Oxford v Cambridge University rugby league match on March 12 at Richmond will be refereed by a Catholic priest, Father Geoff Hilton, who, as a long-term Swinton fan, no doubt understands the efficacy of prayers to St Jude.

Meanwhile, Bill Ashurst's career as an apostle of violence is long gone. A hell-fire player for Wigan and Wakefield, sent off 15 times for violence, he gave up the game when he got religion. He is



now a preacher and charity worker. He offered players spiritual help during the 1995 World Cup and is now leading a Christians in Sport campaign to raise funds for Romania.

Go with the floe

Perhaps the most thrilling sport in the world is ice fishing. You sit by a hole in the ice with a long bit of string and, er, that's it apart from the drinking, of course. The hole is inside a nice cosy hut, so it's not as bad as you thought. Everything was going according to plan as night fell on the 500 participants of the Georgia Fishing Derby on Lake Simcoe, 46 miles north of Toronto. The participants fell asleep, an essential ploy in this gruelling sport. However, they were about to leap into unaccustomed action, for a huge chunk of the ice broke off and drifted towards the middle of the lake, taking 300 fishermen with it.

Winds whipped up to 60mph and blizzard conditions prevailed. Six military helicopters buzzed in for a hectic mass rescue. Eventually, all the fishing folk were blown to safety. One, Tom Slade, said: "It was like the hut was moving. I had to wake up my partners and tell them, 'something is wrong here'." Sergeant Denis Michaud summed it up to perfection: "It's all due to the recent weather."

Best of enemies

Life is not easy when you have as many enemies as poor Diego. He has just refused to go to a festival in Montevideo in which the great Paraguayan goalie, José Luis Chilavert, was to receive an award as South America's best player from the hands of the great gerontocrat, João Havelange, president of Fifa.

"Let's be frank," Diego said. "There were many people there I don't like. I can't attend a prize-giving in which there is Chilavert, against whom I have a court case, or Havelange, against whom I formed a trade union." Meanwhile, Diego has been asked to help out his old Argentine team-mate, Mario Kempes, by going to play in Albania.

FOOTBALL

PONTINS LEAGUE: Premier division: Everton 1 Sheffield Wednesday 1. AVON INSURANCE CONSERVATION: First division: Bristol City 0 Walsley 2. SCHOOLS MATCHES: Victory School Under-15 International: Wales 2 England 3 (in Cardiff). FA Premier League Under-19 Trophy: Humberstone 1 Shropshire 1. English Girls Under-16 Warrington Trophy: Sutton Burn 3 Newcastle 2. English Schools: Gloucester Under-18 Trophy: St. Matthews 1 (Greater Manchester). Penryn (West Midlands) 1.

FRENCH LEAGUE: Ligue 1: Paris Saint-Germain 2, Nantes 0. Ligue 2: Nantes 0, Auxerre 0.

BASKETBALL

7-UP TROPHY: Semi-finals, second leg: Leicester Riders 88, Chelsea 66. AVON INSURANCE CONSERVATION: First division: Bristol City 0 Walsley 2. SCHOOLS MATCHES: Victory School Under-15 International: Wales 2 England 3 (in Cardiff). FA Premier League Under-19 Trophy: Humberstone 1 Shropshire 1. English Girls Under-16 Warrington Trophy: Sutton Burn 3 Newcastle 2. English Schools: Gloucester Under-18 Trophy: St. Matthews 1 (Greater Manchester). Penryn (West Midlands) 1.

FRENCH LEAGUE: Ligue 1: Paris Saint-Germain 2, Nantes 0. Ligue 2: Nantes 0, Auxerre 0.

	Depth		Conditions	Runs to resort	Weather (°F)	Last snow
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AUSTRIA						
Kitzbühel	10	55	fair	varied	poor	1 14/2
(Steady snowfall improving conditions)						
Schladming	10	40	fair	crust	fine	0 13/2
(Fishes hard in places but good skiing available)						
FRANCE						
Alpe d'Huez	110	250	good	powder	good	1 14/2
(Great snow but very poor visibility; avalanche risk)						
Flaine	85	255	good	heavy	good	3 14/2
(Snowing hard above 2,000m, wet below)						
La Plagne	120	200	good	heavy	good	1 14/2
(Tricky conditions with snow/wind but snow good)						
La Tania	105	145	good	heavy	slushy	2 14/2
(Snowing above 1,800m, rain below; windy at altitude)						
Tignes	150	220	good	powder	good	3 14/2
(Limited skiing in blizzard conditions)						
SWITZERLAND						
Villars	20	110	good	powder	warm	rain 14/2
(Snowing above 1,300m, rain below; white-out conditions)						
Wengen	10	90	fair	heavy	slushy	snow 14/2
(Falling snow wet and heavy; colder weather forecast)						

Source: Ski Club of Great Britain. L - lower slopes; U - upper; art - artificial.

BOWLS

Atherley 81-72; Boston 81-72; Cumbria 89-72; Devon 81-72; Dorset 81-72; Essex 81-72; Gloucestershire 81-72; Hampshire 81-72; Kent 81-72; Lancashire 81-72; Leicestershire 81-72; Lincolnshire 81-72; London 81-72; Manchester 81-72; Merseyside 81-72; Norfolk 81-72; Northamptonshire 81-72; Northumberland 81-72; Nottinghamshire 81-72; Oxfordshire 81-72; Shropshire 81-72; Somerset 81-72; Staffordshire 81-72; Surrey 81-72; Sussex 81-72; Warwickshire 81-72; West Yorkshire 81-72; Wiltshire 81-72; Worcestershire 81-72; Yorkshire 81-72.

CRICKET

Tri-nation series Final South Africa v India Durban (South Africa won toss): South Africa beat India by 17 runs on adjusted target after rain.

CYCLING

TOUR OF THE MEDITERRANEAN: Fourth stage (La-Paris-Las-Clayons to Antibes, 214km): 1. M. Sørensen (Den), 2. R. S. 11min 24sec; 3. J. Knappe (Ger), 4. S. 11min 24sec; 5. J. Knappe (Ger), 6. J. Knappe (Ger), 7. J. Knappe (Ger), 8. J. Knappe (Ger), 9. J. Knappe (Ger), 10. J. Knappe (Ger), 11. J. Knappe (Ger), 12. J. Knappe (Ger), 13. J. Knappe (Ger), 14. J. Knappe (Ger), 15. J. Knappe (Ger), 16. J. Knappe (Ger), 17. J. Knappe (Ger), 18. J. Knappe (Ger), 19. J. Knappe (Ger), 20. J. Knappe (Ger), 21. J. Knappe (Ger), 22. J. Knappe (Ger), 23. J. Knappe (Ger), 24. J. Knappe (Ger), 25. J. Knappe (Ger), 26. J. Knappe (Ger), 27. J. Knappe (Ger), 28. J. Knappe (Ger), 29. J. Knappe (Ger), 30. J. Knappe (Ger), 31. J. Knappe (Ger), 32. J. Knappe (Ger), 33. J. Knappe (Ger), 34. J. Knappe (Ger), 35. J. Knappe (Ger), 36. J. Knappe (Ger), 37. J. Knappe (Ger), 38. J. Knappe (Ger), 39. J. Knappe (Ger), 40. J. Knappe (Ger), 41. J. Knappe (Ger), 42. J. Knappe (Ger), 43. J. Knappe (Ger), 44. J. 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THE TIMES GUIDE TO THE FA CUP AND PREMIERSHIP THIS WEEKEND

ARSENAL

Arsenal hope that Tony Adams, badly missed by England on Wednesday, will have recovered from his ankle injury. Most important of all, Dennis Bergkamp will be back after suspension to lead the bolters for Ian Wright, no stranger to suspension himself, to fire — and no doubt to fire a few on his own account. Paul Merson will doubtless be joining in the fun. But Arsène Wenger, the manager, really must improve Arsenal's on-field behaviour. Suspensions have cost them dear. BG

ASTON VILLA

Villa's Premiership prospects are not too bright, after only one win in their last seven outings, but at least Fernando Nelson, their 25-year-old defender, appears to be building a bright future. The Portuguese culture vulture, a frequent visitor to England's castles and stately piles, owns a construction company back home in Porto. "Football is my profession but I wanted to prepare for when it is over," Nelson said. "I have settled well here but I sometimes miss my business." RK

BLACKBURN ROVERS

Even the dark clouds that hung over Wembley on Wednesday evening had one silver lining — the performance of Rovers' Graeme Le Saux, who completed a remarkable journey back after an horrendous ankle injury. On Wednesday he was arguably England's most effective player. "It was warming to see Graeme return for England," Tony Parkes, the Blackburn caretaker-manager, said. Parkes faces one selection problem: Flitcroft or Bohinen in midfield. DM

CHELSEA

The inspirational performances of Gianfranco Zola and Roberto di Matteo for Italy at Wembley on Wednesday suggest that they may be too much for Leicester City at Filbert Street in the FA Cup fifth-round tie tomorrow. Leicester's chief hope lies in the possibility that Steve Claridge can unsettle Chelsea's defence. The Vialli stand-off continues. It will be hard for him to force his way back into a team in which Mark Hughes partners Zola so profitably. BG

COVENTRY CITY

Are Coventry's funds limitless? Not content with sanctioning a £23 million outlay on players in 21 months, Bryan Richardson, the club chairman, is now talking about moving the ground from Highfield Road. "We have not looked into it in detail but it is something we may have to consider," he said. Should the Nationwide League beckon for City in the near future, as is conceivable, Highfield Road might not be so cramped after all. Instead, Richardson could buy some more players. RK

DERBY COUNTY

Without a league win since last November, Derby have four home games within the next month to halt their slide towards the relegation zone. While declining, after much thought, to bid for Paul Kinson, who plays for West Ham United at the Baseball Ground in the Premiership today, Jim Smith, the manager, is hoping to sign another striker by the end of next week. Ward and Wilkins are injured and Rahmberg is playing for Sweden in a tournament in Bangkok. RH

EVERTON

Everton's injury problems eased slightly during the week, with Joe Parkinson and Craig Shorpy back in harness and Duncan Ferguson, Gary Speed and Nick Barmby all returning unscathed from international duty. All are in the squad, along with Short and Parkinson, for the match in Jersey this evening against a Jersey Select XI. Southall may have to wait for the reserve match next week for his next appearance — if he does not become Oldham manager first. PB

LEEDS UNITED

The row with the FA over Lee Bowyer's appearance for the England Under-21 team lingers on, with Bowyer awaiting a late fitness test to see if he can play today. Lee Sharpe and Tony Yeboah both played for the reserves in midweek and might be included in the squad, but the most likely change is the return of Radebe, probably for Ian Harte, one of Ireland's successes in Cardiff. The tie pits George Graham against his great friend, and mentor, Terry Venables. PB

LEICESTER CITY

Leicester have produced some of their best performances against the bigger clubs this season, but the FA Cup fifth-round tie against Chelsea tomorrow could hardly have come at a worse time. The central spine of the side has been displaced by suspensions for Neil Lennon, Muzzy Izzi, Emile Heskey and Matt Elliott. At least Steve Walsh, the captain, is fit again, while Mark Robins, still transfer-listed but with a history of important Cup goals, may make a rare appearance up front. RH

LIVERPOOL

Roy Evans, the manager, has not wasted time licking his wounds during Liverpool's enforced lay-off. Instead he has studied the transfer market and arrived at a couple of surprise names. First up is Gareth Whalley, one of the most accomplished midfield players outside the Premiership. The Crewe man has joined on an extended trial, with a view to a permanent move. The second is Pierluigi Casiraghi: the Italy forward is keen on a move to England. DM

MANCHESTER UNITED

For once United have no cup-tie to occupy them, but thoughts are already turning ahead to next week, with visits to Highbury and Stamford Bridge likely to play an important, if not decisive, part in their pursuit of the Premiership title. They will be without both Cantona, who is suspended, and Scholes, his natural replacement, for the London trips. Giggs and Irwin are expected to have recovered from the injuries that kept them out of the midweek international in Cardiff. PB

MIDDLESBROUGH

While Emerson is suspended for the FA Cup fifth-round trip to Manchester City today, Bryan Robson, the manager, is still hoping to have Juninho in his side for the vital Premiership match at Manchester United on Wednesday week, even though Brazil play Fulham that night. Meanwhile, the club has attempted to engage George Carman, QC, for its appeal against the Premiership's decision to deduct three points for failing to fulfil a bid at Blackburn in December. DM

NEWCASTLE UNITED

Kenny Dalglish is nothing if not determined, and that could lead to an interesting confrontation with Liverpool, his former club. The Newcastle manager is keen to sign Danny Murphy, a young midfielder with Crewe Alexandra. Murphy, however, is already promised to Liverpool, and Crewe have spurned an offer in excess of £1 million from Newcastle. Dalglish, though, is not discouraged easily, and plans to up the ante to test Liverpool's — and Crewe's — resolve. There could be fireworks. DM

NOTTINGHAM FOREST

Stuart Pearce misses the FA Cup fifth-round tie at Chesterfield because of suspension and will bowl out instructions from the dug-out for the first time since becoming caretaker-manager. Pearce returned from England duty to block the move of Chris Boyd-Williams to Manchester City, but the deal could be resurrected next week when he attempts to extend the loan of Nigel Clough from Maine Road. Clough is ineligible for the Cup, but Dean Saunders has recovered from injury. RH

SHEFFIELD WEDNESDAY

The FA Cup tie against Bradford, Chris Waddle's new club, has embarrassment oozing from it, not least because of his bitterness over the manner of his departure from Wednesday. David Platt, the Wednesday manager, is keen to play that down and, anyway, has other problems to ponder. David Hirst was not pleased at being substituted for the reserves in midweek, and his shirt was removed swiftly as he left the field. According to Platt, though, the incident had little import. DM

SUNDERLAND

Peter Reid, the manager, is hoping to conclude a £1.4 million transfer involving Alphonse Tchami, the Boca Juniors forward. The Cameroon international has been on trial at Wearside this week. Another forward on trial at Roker Park is Rodney Jack, of Torquay United, who would cost around £500,000. There are also persistent rumours — fuelled by both Reid and his chairman, Bob Murray — that Sunderland are pursuing Paul Gascoigne with some fervour.

HOW THEY STAND

	Pts	Goal diff	Last five games
1. Manchester United	25	+22	DWWWW
2. Liverpool	25	+22	WLDWW
3. Arsenal	25	+21	WLWWW
4. Newcastle	25	+20	WLDWW
5. Chelsea	24	+15	DWLWW
6. Wimbledon	23	+8	WDLDD
7. Aston Villa	23	+7	LDLWW
8. Sheffield Wednesday	24	-1	LDLWL
9. Everton	25	-1	LDLWL
10. Tottenham	24	-3	LDLWL
11. Blackburn	25	-9	LDLWL
12. Derby	24	-10	LDLWL
13. Leeds	24	-10	LDLWL
14. Leicester	24	-10	LDLWL
15. Coventry	25	-10	LDLWL
16. Derby	24	-10	LDLWL
17. Nottingham Forest	25	-10	LDLWL
18. West Ham	25	-10	LDLWL
19. Southampton	24	-10	LDLWL
20. Middlesbrough	24	-10	LDLWL

WEST HAM UNITED

As they contemplate the size of the fee paid yesterday for John Hartson, a few more figures for anxious West Ham supporters to contemplate before the vital match at the Baseball Ground today: Hartson and Kitson will form West Ham's fourteenth strike partnership of the season; since the 1-1 home draw with Derby in November, they have taken six points out of 30; and if West Ham (22) had gleaned as many league points as Hartson (32) has disciplinary ones, they would be ninth. KP

WIMBLEDON

Dublin, Glasgow, Basingstoke — now Milton Keynes wants Wimbledon, who take on Queens Park Rangers today with an unbeaten record against London clubs this season. Joe Kinnear, the manager, welcomed the break last week, and the return of seven players uninjured from international duty, as the club faces the fixture glut and media glare that accompanies success. After today, their next five games will all be broadcast live on television. NS

SOUTHAMPTON

The Southampton players and staff refused to go along with poor reviews of Matthew le Tissier's performance against Italy. The club also joined Chelsea in denying that Graeme Souness would be signing Gianluca Vialli, his former Sampdoria team-mate. When the two were supposed to be meeting in Southampton, Souness was in South Africa — a long way from Brentford, where the team played a match last night, with Jason Dodd returning after a December injury. NS

TOTTENHAM HOTSPUR

Woe, woe and sextuple woe. Injury and suspension rob Tottenham of Sheringham, Armstrong, Vega, Scales, Mabbutt and Nethercott for the visit of Arsenal this afternoon. At least Anderton is fit, allegedly, to start a game for the first time since November and Iversen should shrug off the groin strain that prevented him from playing for Norway Under-21s in midweek. Other than that, Gerry Francis, the Tottenham manager, has little to worry about. RK

BIRMINGHAM CITY v WREXHAM

TICKETS: Seats available

CUP RECORD (home team): P 1, W 1, D 0, L 0, F 1, A 0

HOW THEY LINE UP

BLACKBURN ROVERS (from): T. Flowers, H. Berg, J. Kenna, C. Hendry, G. Le Saux, G. Hargrett, T. Sherwood, W. McKinstry, J. Wilcox, C. Sutton, K. Gallacher, G. Davis, W. Barker, S. Given, L. Johnson, P. Warhurst, G. Croft, N. Gudmundsson.
COVENTRY CITY (from): S. Ogrizovic, R. Shaw, B. Barrow, P. Williams, M. Hall, P. Taylor, K. Richardson, G. McAlester, E. Jess, N. Whelan, D. Huckerby, P. Notov, W. Boland, A. Evushok, J. Flen.

BLACKBURN ROVERS v COVENTRY CITY

TICKETS: Seats available

CUP RECORD (home team): P 1, W 1, D 0, L 0, F 3, A 1

HOW THEY LINE UP

BIRMINGHAM CITY (possible): I. Bennett, K. Brown, M. Johnson, J. Bess, S. Bruce, B. Horne, C. Holland, J. Hunt, P. Davis, A. Legg, P. Furlong.
WREXHAM (from): A. Marriot, D. Bruce, M. McGregor, B. Jones, S. Williams, A. Humes, B. Carey, M. Chalk, C. Skinner, K. Russell, S. Hughes, D. Brammer, P. Ward, K. Connolly, S. Walsh, S. Morris.

CHESTERFIELD v NOTTINGHAM FOREST

TICKETS: Sold out

CUP RECORD (home team): P 2, W 1, D 0, L 1, F 6, A 6

HOW THEY LINE UP

CHESTERFIELD (from): B. Mercer, A. Leaning, D. Carr, T. Curtis, S. Dwyer, J. Hewitt, M. Jones, P. Holland, J. Howard, A. Lorrimer, K. Davies, A. Morris, C. Perkins, S. Grant, A. Mitchell, C. Beaumont.
NOTTINGHAM FOREST (from): M. Crossley, D. Lytle, D. Phillips, C. Cooper, S. Chettle, C. Bart-Williams, A. Haskland, S. Gemmit, I. Woan, K. Campbell, S. Saunders, P. McGregor, S. Gurney, C. Allen, B. Roy, N. Jarkin, S. Blatherwick, A. Fells.

LEEDS UNITED v PORTSMOUTH

TICKETS: Seats available

CUP RECORD (home team): P 2, W 1, D 1, L 0, F 3, A 1

HOW THEY LINE UP

LEEDS UNITED (from): M. Martyn, R. Motenear, G. Halls, D. Weatherall, L. Radebe, G. Kelly, L. Bowyer, M. Jackson, C. Palmer, A. Dorog, R. Wallace, B. Deane, I. Rush, A. Yeboah, L. Sharpe, I. Harte, M. Ford, A. Grey, M. Beatty.
PORTSMOUTH (from): A. Knight, R. Peacock, A. Awford, R. Perrett, J. Thompson, A. McLoughlin, F. Simpson, D. Hiller, P. Hall, L. Bradbury, M. Svensson, D. Burton, S. Igoe, A. Dobson, J. Dumin, A. Whitbread.

MANCHESTER CITY v MIDDLESBROUGH

TICKETS: Sold out

CUP RECORD (home team): P 5, W 1, D 2, L 2, F 5, A 5

HOW THEY LINE UP

MANCHESTER CITY (from): M. Margeson, L. Crooks, I. Brightwell, N. Summerbee, K. Symons, R. Ingram, S. Lomas, E. McGoldrick, N. Heaney, G. Kirkwood, U. Roiser, J. Whitley, G. Cleary, P. Dickov, P. Beagrie, M. Brown.
MIDDLESBROUGH (from): B. Roberts, C. Fleming, N. Cox, G. Festa, S. Vickers, O. Whyte, R. Mustoe, P. Stamp, C. Blackmore, C. Hignett, Juninho, F. Ravenhill, M. Beck, V. Kinder, A. Moore, A. Miller.

WIMBLEDON v QUEENS PARK RANGERS

TICKETS: Seats available

CUP RECORD: no previous meeting

HOW THEY LINE UP

WIMBLEDON (from): N. Sullivan, K. Cunningham, A. Kordle, D. Blackwell, C. Pany, V. Jones, O. Leontides, R. Eadie, S. Eadie, D. Holdsworth, M. Gayle, N. Ardley, M. Hartford, B. McAlester, J. Goodman, B. Murphy.
QUEENS PARK RANGERS (from): J. Sommer, M. Graham, R. Brevet, M. Brazier, S. Yates, A. McDonald, K. Ready, J. Spencer, G. Prescott, M. Halsey, S. Barker, T. Sinclair, D. Dicho, C. Plummer.

TOTTENHAM HOTSPUR v ARSENAL

TICKETS: Sold out

10-YEAR RECORD: —, 1-0, 1-2, —, —, 0-2, —, —

HOW THEY LINE UP

DERBY COUNTY (from): R. Hault, G. Rowett, P. McGrath, I. Strach, C. Cressie, R. van der Laan, R. Aspinwall, C. Dally, C. Powell, A. Ward, D. Sturridge, P. Trollope, S. Flynn, P. Simpson, M. Taylor, N. Wright, K. Cooper.
WEST HAM UNITED (from): L. Mikulski, T. Breacher, M. Rieper, S. Billa, J. Dicks, K. Rowland, M. Hughes, J. Bishop, D. Williamson, P. Keon, J. Hartson, H. Porfiro, S. Lazaridis, R. Ferdinand, M. Bowen, F. Lampard, L. Sealey.

DERBY COUNTY v WEST HAM UNITED

TICKETS: Sold out

10-YEAR RECORD: 1-2, 1-2, 2-3, 2-1, 0-0, 1-1, 2-0, 1-1, 0-0, 1-0

HOW THEY LINE UP

TOTTENHAM HOTSPUR (from): I. Walker, S. Carr, D. Austin, J. Edithough, S. Campbell, C. Calderwood, C. Wilson, D. Howells, A. Nielsen, D. Anderton, A. Sinton, R. Fox, S. Wessan, R. Rosenthal, R. Allen, J. Dossell, E. Beardsley.
ARSENAL (from): J. Lukic, M. Keown, A. Adams, S. Marshall, S. Bould, I. Dixon, R. Parlor, P. Vieira, P. Merson, N. Winterburn, D. Bergkamp, I. Wright.

LEADING SCORERS

20: A. Shearer (Newcastle United),
17: I. Wright (Arsenal),
12: D. Yorke (Aston Villa), R. Fowler (Liverpool),
11: D. G. S. (Sheff Wed),
10: C. Sutton (Blackburn Rovers), F. Renshaw (Middlesbrough),
M. le Tissier (Southampton).

FA CUP BETTING

3-1 Chelsea, 5-1 Leeds United, Wimbledon, 5-1 Sheffield Wednesday, 10-1 Middlesbrough, Nottingham Forest, 14-1 Derby County, 15-1 Leicester, 20-1 Manchester City, 39-1 others. Odds supplied by Ladbrokes.
The official Internet site of the FA Cup is at <http://www.facup.com/>

BRADFORD CITY v SHEFFIELD WEDNESDAY

TICKETS: Seats available

CUP RECORD: no previous meeting

HOW THEY LINE UP

BRADFORD CITY (from): M. Schwaner, R. Lizard, W. Jacobs, J. Dwyer, N. Mohan, A. O'Brien, J. Peto, C. Widdie, L. Duncanson, S. Eadie, M. Stullard, D. Hamilton, M. Sae, G. Cowans, R. Steiner, A. Gwomay.
SHEFFIELD WEDNESDAY (from): K. Pessman, P. Atherton, S. Nicol, D. Sturridge, D. Walker, J. Vican, M. Pemberton, G. Hyde, G. Whittingham, D. Hirst, R. Binkley, A. Booth, W. Collins, O. Trustall, R. Humphreys, B. Carbone.

LEICESTER CITY v CHELSEA

TICKETS: Seats available

CUP RECORD (home team): P 3, W 0, D 1, L 2, F 1, A 6

HOW THEY LINE UP

LEICESTER CITY (from): K. Keeler, S. Grayson, M. Elliott, S. Prior, S. Walsh, I. Marshall, S. Wilson, F. Roling, S. Campbell, M. Robins, S. Claridge, S. Taylor, G. Parker, K. Poole.
CHELSEA (from): K. Hitchcock, S. Clarke, F. Leboeuf, F. Sinclair, D. Pothecary, E. Newton, R. G. Webster, C. Wise, S. Minto, G. Zola, M. Hughes, G. Vialli, E. Johnson, A. Myers, P. Hughes, J. Morris, F. Groves.

WHEN TO WATCH ON TELEVISION

Monday
10.55pm BBC1 Match of the Day (Highlights)
Tomorrow
11am Sky Sports Goals on Sunday
1.30pm Sky Sports Bradford City v Sheffield Wednesday (live)
4pm BBC1 Leicester City v Chelsea (live)

FOOTBALL

Kamara tackles new career as a style guru

Peter Ball meets a manager who is determined to keep high ideals



FA CUP

competitive qualities that made managers as diverse as Howard Wilkinson, Dave Bassett and David Platt, to-morrow's opponent, ready to find a use for him.

The best years came early — and late. At 18, his maturity was such that he was Tottenham's penalty-taker in his first season; at 21, he was Swindon Town's youngest captain. "Even at that early age, I became a talker on the pitch, and an organiser," he led them to the fourth and third division championships, and to the semi-finals of the League Cup in 1979. "We were 15 or 20 minutes away from Wembley that day," he reflected ruefully.

Instead, it was back to reality — back to Portsmouth, to Brentford and then back to Swindon, which was the start of a trying time.

"I wish I'd played for Howard Wilkinson a lot earlier. I learned a lot. I always wanted to play in a good side and going to Leeds I did that, with Strachan and McAllister — and with Eric Cantona, if only for a week."

It was the start of a late spell in the top division and led on to Luton Town, where he met up with Platt. Sheffield Wednesday are less flamboyant than Platt's teams of old — instead the half-for-leather attacking side will be the Bantams of Bradford under their old fighting cock.

Kamara: new image

Like many of football's hard men, Kamara is an idealist, as his Bradford team that includes Chris Waddle, the Brazilian, Edinho, and Sergio Pinho suggests. A competitor himself, he believes in passing the ball and in talented players.

Those beliefs, however, were not in favour at Swindon under Lou Macari and the end of his second spell there was the low point of his career. game at Shrewsbury Town in February 1988 got out of hand, culminating in Kamara flattening Jim McBrese, the Shrewsbury forward, with a punch at the end of the game.

Kamara was suspended and charged, the first footballer to be taken to court for a footballing incident. He pleaded guilty to assault causing grievous bodily harm and was fined. It was a sad, and uncharacteristic, end to his Swindon career. "At the end of the day, I did what I did," he said. "I got my punishment, took it and came back. I would say, a better person."

His rehabilitation was to be successful, as he went to Stoke City and then to Leeds United, winning the second division championship to reach the top flight at the ripe old age of 32. "I was part of the Leeds team that went to the top of the table the year they won the League," he said.

It was the start of a late spell in the top division and led on to Luton Town, where he met up with Platt. Sheffield Wednesday are less flamboyant than Platt's teams of old — instead the half-for-leather attacking side will be the Bantams of Bradford under their old fighting cock.

Gallacher enjoys striking revival

KEVIN GALLACHER
THE FACE OF FOOTBALL



By Kevin McCarra

Scotland may have drawn 0-0 with Estonia on Tuesday, but Kevin Gallacher has hardly been able to spare a moment for moping, not with his daughter, Megan, clinging to the dad she missed while he was away on World Cup business. Even without the consoling distractions of family life, gloom would still have had difficulty catching his eye.

The Blackburn Rovers forward is fitter than he has been at any point since breaking a leg three years ago and the team's form is sturdy enough to suggest that they will beat one of his former clubs, Coventry City, at Ewood Park in the fourth round of the FA Cup this afternoon. Gallacher's current effectiveness rebuts the notion that he is one of those unlucky players whose career is written up, principally, in medical files.

His bedevilled attempts to reclaim health took place at a club that has also been through a tormented rehabilitation. For Blackburn, it has been as difficult to recover the prestige of 1995, the FA Cup-winning year, as it is for a player to rebuild muscle. The sale of Alan Shearer to Newcastle United for £15 million last summer even drew accusations that the club was reconciled to becoming nondescript again.

It had always seemed that each Blackburn victory was a demonstration of Shearer's willpower. Team-mates were content to be overshadowed so long as the opposition was being overwhelmed. Shearer's appetite for goals devours entire penalty areas, too, and puts his partner on the margins.



Gallacher has finally regained his form and fitness after three years of constant battle against injury

Ray Harford resigned in October, to be replaced by Tony Parkes, who has the job on a caretaker basis until the expected arrival of Sven Goran Eriksson in the summer. If results were the sole criterion, Parkes, however, would himself have been a resounding candidate for the post. Blackburn recorded just one victory in their first fourteen Premiership games of the season, but there have been five wins in the ten matches since then.

Although he was appointed only on a temporary basis, Parkes has shown no inhibition in exercising his judgment. Harford's 4-2 system is gone, replaced by 4-3-3 system in which Gallacher and Jason Wilcox operate just behind Chris Sutton. Such are the intricacies of tactics, however, that the inclusion of an additional forward was a defensive measure.

"We were losing too many goals," Gallacher said, "and Tony wanted to get things right at the back while still keeping a positive attitude. Beating Liverpool 3-0 in November proved to us all that it worked and the three of us in attack were able to stop them from building their moves from deep positions."

With his pace and energy, Gallacher can now cope with all the duties imposed by that system, yet regaining vitality was an ordeal after the broken leg. When he first attempted to make a comeback, the fracture reopened. Later still, there was a severe hamstring injury. "It can be very hard when you are trying to rebuild muscles you had never known were there," Gallacher said.

"The European championship was a godsend because it kept me going through the summer and I only had two weeks off for a holiday. By the time this season started, I really did feel ready for it."

His professional life has been battered by all the injuries, ensuring that he made only one appearance in the championship-winning season, but Gallacher is not even rueful. There is a placidity about him, as if he is determined to be happy with whatever the fortunes of football bring. For the moment, he finds satisfaction in a side that once more contains a healthy Graeme Le Saux and a revitalised Sutton.

At 30, Gallacher is also mature enough to recognise the fundamental incentives of the game. "The better the team does, the more chance we all have of keeping our places when the new manager comes," he said.

ATHLETICS

Civil war taking its toll of Arnold

By David Powell
ATHLETICS CORRESPONDENT

LESS than three years after Frank Dickson resigned as Great Britain's head coach, claiming his work was underfunded, Malcolm Arnold, his successor, has threatened to do the same. "I am thoroughly sick and tired of being in the jaws of a vice," Arnold said yesterday, referring to the dual pressures of the sports politics and the needs of athletes and coaches.

"It is like trying to create peace in a civil war," Arnold said. "I have had enough of it all and I wonder how much longer I can stand it. The British Athletic Federation (BAF) needs stability and, unless that can be given, I would find it very difficult to retain an interest in working for the federation."

Uncertainty surrounds Arnold's £4 million-a-year application for National Lottery funding to aid development. Sir Rodney Walker, the chairman of the English Sports Council, has indicated that, unless the federation resolves its internal bickering and improves its administration, it may not get Lottery money.

"I despair of anything happening," Arnold said. "We do not seem to be any further down the line. It is depressing that they are standing there with money in their back pocket making threats to the sport. There have not been too many overtures to the sport to help it get its act together."

The Sports Council should be guiding us towards rehabilitation rather than swatting at us. We are now one year into the next Olympiad and people will be demanding results. If they do not want success, leave us alone and let us wallow in our poverty."

"Athletes and coaches are asking me for support which I cannot give. I identify with what Rodney Walker says. Nobody in their right mind would give money to a situation which is unstable. The stabilising influence can only come from help from the Sports Council."

FOOTBALL

Kick-off 3.0 unless stated
* denotes all-time record
pool codes appear in brackets

Fourth round

(1) Blackburn v Coventry

Fifth round

(1) Birmingham v Wrexham

(2) Chesterfield v Nottingham Forest

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

League

P W D L F A Pts

Man Utd 25 14 8 3 50 20 50

Leeds 25 13 8 4 44 23 47

Arsenal 25 13 8 4 44 23 47

Newcastle 25 13 8 4 44 23 47

Sheff Wed 25 11 6 8 36 28 38

Sheff Utd 25 11 6 8 36 28 38

Everton 25 11 6 8 36 28 38

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Second division

(1) Bournemouth v Burnley

(2) Bristol Rovers v Luton

(3) Crewe v Walsley

(4) Fleetwood v Rotherham

(5) Grimsby v Blackpool

(6) Halesowen v Blackpool

(7) Huddersfield v Blackpool

(8) Plymouth v Barnet

(9) Preston v Wycombe

(10) Stockport v Shrewsbury

(11) York v Colchester

P W D L F A Pts

Bournemouth 25 13 8 4 44 23 47

Bristol Rovers 25 13 8 4 44 23 47

Crewe 25 13 8 4 44 23 47

Fleetwood 25 13 8 4 44 23 47

Grimsby 25 13 8 4 44 23 47

Halesowen 25 13 8 4 44 23 47

Huddersfield 25 13 8 4 44 23 47

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Stockport 25 13 8 4 44 23 47

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Tenth round

(1) Brighton v Rotherham

(2) Cardiff v Rotherham

(3) Grimsby v Blackpool

(4) Halesowen v Blackpool

(5) Huddersfield v Blackpool

(6) Plymouth v Barnet

(7) Huddersfield v Blackpool

(8) Plymouth v Barnet

(9) Preston v Wycombe

(10) Stockport v Shrewsbury

(11) York v Colchester

P W D L F A Pts

Bournemouth 25 13 8 4 44 23 47

Bristol Rovers 25 13 8 4 44 23 47

Crewe 25 13 8 4 44 23 47

Fleetwood 25 13 8 4 44 23 47

Grimsby 25 13 8 4 44 23 47

Halesowen 25 13 8 4 44 23 47

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Colchester 25 13 8 4 44 23 47

Tenth round

(1) Brighton v Rotherham

(2) Cardiff v Rotherham

Redknapp goes for broke on £5 million Harrison

Funny fish and our other pug-ugly pets features 10

THE TIMES weekend

Aphrodite reveals her ample assets Cyprus 16



SATURDAY FEBRUARY 15 1997

JOHN ANDERSON



Robert Crampton, writer and nervous substitute, wedged between two Homerton Academicals, heads by car for the football stadium... or rather Paddington rec, where the team change into their kit and discuss tactics. After a few loosening-up exercises, watched by a young fan, the Ackies take on the might of Brixton Munchen Gladbach under the critical eye of their co-founders. But why worry? The team triumphs 7-2, the ideal excuse for a celebration pint

A delicate business this, gatecrashing another man's team. I first mentioned it to Joe in his kitchen three weeks ago. I said: "Joe, they've asked me to write about Sunday league football, why tens of thousands of people do it, more and more teams each season, and so on." Joe nodded and beamed. I said: "Joe, there's a snag." He frowned. I said: "It's a bit tricky." He said: "They want you to play? For the Ackies?" I said: "That's right." He frowned some more. He said: "The thing is, we're doing really well this season."

I said: "I know, Joe, you have told me." He said: "There's other blokes waiting to get a game." I said: "I know, I know, but what can I do? Either I get to play, or it's off." I added, in what felt shamefully close to an abuse of power: "The pictures will look nice." He said: "Look, I'll have to ask the other lads." I said: "Fine."

And, when Joe Bond, 36, solicitor and striker, put it in them, the other members of Homerton Academicals Football Club, they said fine, too.

They play in something called the London Relegation League — nine teams, 16 games a season plus a rather truncated cup competition. It is all very civilised. Many players end up with "as Tom Findlay, 24, PR man and left wing, put it, "horrible beer monsters" kicking them in other leagues. The LRL motto is *Aequi animus, juvenis*, or "Let's be reasonable, boys!" And the boys were reasonable.

I play side-by-side with some of them, so they knew I wasn't going to be an embarrassment, but even so, I was and am aware that it was the promise of their own extended, illustrated match report in *The Times*, rather than my ability of nine that lured them. As my fellow substitute Mickey Daniel, 26, artist and full back, would later tell me as we warmed up: "There's a little bit of fantasy

Every weekend thousands of would-be Cantonas battle for minor league glory at the local rec. Substitute Robert Crampton bribed his way on to the pitch

involved in all this, there's kits, and pads and cups and shields and refs, and that's good." Substitute? Indeed. That was the deal brokered between me, my friend Joe and the triumvirate who run the club. They are: Phil, manager (knackered his cruciate ligament in '93, now picks the team); Gus, co-founder, in 1987, and now sort of club captain (does most of the admin, still good for 20 minutes second half); and Kier, captain, midfield engine, motivator, chief scout, alpha male.

Provided, they were sufficiently far ahead, against Brixton Munchen Gladbach after an hour, they said, then I

could come on and play 30 minutes. (I play up front, and so does Joe. He knew it would be him that came off, but he was willing to make the supreme sacrifice.)

However, if — perish the thought — the Ackies were struggling, I would not get a game. Not to worry, said Joe: when the Ackies met BMG earlier in the season they won 15 (fifteen)-1, although, admittedly, Brixton had turned up with only eight players, and many of them, as Nick Miller, their captain, told me later in the pub, had been in a poor

state from the night before. So it is in high spirits that we gather at Joe's house in the shadow of Highbury stadium, Islington, north London, on Sunday morning. Joe puts on his video of the Ackies' cup triumph in 1995 — their single honour to date — a triumph in which he scored twice. To eyes attuned to the Premiership, the ball and the players who chase it seem to move in slow motion, like spacemen undergoing zero gravity training.

Suspicious flickers and wavy lines on the screen lead to the accusation that Joe has been overdoing the action replays, an accusation which he denies

only half-heartedly. He has already owned up to recording every goal he has scored in his 15-year, post-university career in a "little black notebook".

We leave around 11. Me, Joe and John Feeney are in the back of Kier Starmer's Saab, heading for the Astroturf at Paddington rec. John Feeney is wearing an Italy shirt with Maldini on the back. John, 24, a barman and student, is the talented midfield maverick. Every team has one.

To be a talented maverick you have, usually, to be skilful, and yet underperform — for reasons usually connected to your weight and/or fitness, which are, in turn, connected to your lifestyle. This season, however, John is undergoing a Paul Merson-esque transformation.

"I was sub a lot last season and frustrated, so I made a hell of an effort." What did you do?

"I stopped eating so much. The midnight kebabs went. I was 16 stone. Now I'm just over 14, and I haven't smoked all year. I wanted to be more part of it."

At the wheel, Kier Starmer, 34, barrister, admits that he has been captain of every football team he's ever played in, from primary school onwards. He plays at least four times a week. "I just love playing football. I love it." He also says: "I hate losing under any circumstances." Whenever Kier comes up against a decent player, he moves in and attempts ruthlessly to poach him for the Ackies. Both Joe and John arrived in this fashion.

"I met these guys on a stag weekend in Leicester in 1995," says John Feeney. "We played football and afterwards, apparently, Gus was saying, 'We must get John on his own 'cos we want him to join the Ackies but his mate isn't very good,' trying to be all subtle. So John leans over and says, 'So John, fancy playing for the Ackies?' My mate's face! Now, he can't stand Kier, but there's no

Continued on page 2

SHOPPING 10 FIVE 6 FEBRUARY 73 FEATURES 10 HOME LIFE 11 TRAVEL 15-21 GAMES 25

THE INTERNATIONALLY ACCLAIMED BESTSELLER

THE THIRDS

THE THIRD TWIN

COULD BE YOUR LOVER, YOUR FRIEND, OR YOUR KILLER.

OUT NOW IN HARDCOVER - AVAILABLE FROM WHSMITH AND ALL GOOD BOOKSHOPS

هكذا من الرأص

Ever since its inception, QVC, Britain's first television shopping channel, has been mocked. It looks cheap and tacky, people complain. Presenters who know nothing at all about their subject promote useless tat, and the very lowest form of American gutless consumerism is being inflicted on the nation.

Have these smug critics never watched satellite television? It is supposed to be like that. The sports presenters know nothing about sport and are there only to promote the next night's pay-per-view boxing extravaganza. The news people spend all day with a finger in an ear looking slightly off camera in a pleading way, and most of the people on Live TV can't even speak. So what a joy it is to flick to QVC and absorb those rare

Reithian values: Quality, Value and Convenience. For a nation of shopkeepers, what could be better than keeping a shop in the corner of the sitting room?

Why, only last week I took the advice of a balding little chap who told me to, "chuck out those crusty old cooking pots, forget that old oven, and buy this 98-piece pile of plastic bits and pieces instead". It was fantastic: you could roast a huge joint in only 40 minutes, and get that authentic brown colour, or do baked potatoes in just ten minutes without all that confusing heat getting in the way. So out went the Le Creuset and in came my wonderful microwave set, which cost almost nothing, plus p.p.p. Now everything I cook tastes like porridge, so I don't have to bother with all those complicated

things like ingredients and seasoning. So convenient.

Last night, while watching a great show called *In the Kitchen with Tefal*, I bought a Tefal Silhouette Five-piece Pan Set for only £40, plus £4.45 p.p.p. The pots were so non-stick, the food expert said, that you could make an omelette without using oil or butter, so it was ideal for people on low-fat diets. Excellent, I thought, you just slap five eggs into the pan, grate in some cheddar as the expert did (using a Tefal multi-purpose grater £9.95 — on QVC there are always better ways to slice, dice and grate), and hey presto! A delicious low-fat meal.

SERIOUS SHOPPING

QVC CHANNEL



GILES COREN

You can watch flower-arranging with Robert de Somerville, and then call in for the Floral Design Vase Set (£36). The presenter didn't actually instruct me to buy,

on this occasion, he just said: "My sister does a lot of flower arranging, she finds it very therapeutic", and "if you're looking for a gift for Mother's Day..."

Too late, I had already bought my mother a Doctor Marten's Watch (£32.50). "Hey, look at this yellow stitching and the convenient buckle. And you're saying that these will be in fashion for as long as Doctor Marten's boots are in fashion?" Best of all though, the presenter pointed out that it had a second hand, a minute hand, and an hour hand, "which is really useful". He even turned its back to camera and said: "Look, you've got a stainless steel back, there",

which was a relief, because I was worried that all the cogs and springs might fall out if they forgot to put a back on the watch.

And so it goes on. Quality, Value, Convenience. But I am going to have to have a rest from QVC soon, because I am now in danger of buying things twice — I already have two "Soft Touch" belted cardigans from Honey (£16.75) which feel like cashmere but are actually acrylic and cost a fraction of the price, and if I buy one more Nautical Body Vibes Leisure Suit (£34) I fear my girlfriend may brain me with the Hermès Piggy Face Anniversary Clock (£50) — or, worse still, my Crystal Swan Anniversary Clock (£65.75), which really would be sad, because it has a little swan for a

pendulum, and the presenter played *Swan Lake* while he was showing it off, and said: "This is a thing of beauty but it's a joy for ever because it will actually never outlive its usefulness and can be a heirloom for later on."

With QVC, I have seen "the Beauty of Blue Topaz", and become a collector of Elvis watches ("the King lives on in these fashionable time-pieces"), but I fear I will never stay up long enough to see *Fragrances by Iana* at 4am, because when you wake up in the morning and flick on the telly before work to see an entirely new presenter turning exactly the same banana cake out of a Tefal baking dish as her colleague did only six hours before you know that you have been spending too much time in front of the shops.

Boxing clever with toys

THE PATTERN of tiny feet invariably heralds an onslaught of garish plastic toys to challenge your sense of aesthetics, making the purchase of a stylish and well-made toy box essential. Whether your taste is for traditional, customised wooden toy boxes or eccentric designs by contemporary craftsmakers, ensure the toy box meets child-safety requirements: wooden chests, particularly, must have locking stay hinges, anti-finger trap gaps, ventilation holes and non-toxic paint finish.

SUDI PIGOTT



1 Poppy-red, wooden, snail-shaped double-sided book/toy storage unit, with a reading seat and secret compartment, £239 including delivery, from Elephant Industries (0181-850 6875). 2 Pine toy box in hand-painted Beatrix Potter design, £305.50-£452.38, from Dragons, 23 Walton Street, London SW3 2HX (0171-589 3795). 3 Hand-made solid pine toy box with hand-painted and stencilled Victorian nursery design, £285-£467 from Billie Bond Designs (01245 380164). 4 Donald Duck or Aristocat cartoon, reinforced cardboard toy boxes, £12.95, from the Holding Company, 243-245 King's Road, SW3 5EL (0171-352 1600, mail order 0171-610 9160). 5 Handmade limited edition birch-ply puzzle toy box, with colour-matching, shape-sorting number dials and the like, £325 (post-Christmas special offer, £299 including delivery), from Woodpecker Toys (01325 377265). 6 Safari-design painted wooden toy box, £125, from the Pier, 91-95 King's Road, SW3 4PA (0171-351 7100). 7 Portable toy box made from colourful cotton twill rolls on double-casters, £29.99, plus £3.95 p.p.p., from Baby Basics (mail order 01993 770607). Teddy bear on left, £30.55, from Dragons, as above. Large teddy £79.99, and small teddy £19.99, both from Hamleys, Regent Street, W1 (0171-734 3161). Photograph: Des Jensen. Styling: Caroline Griffiths

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'You don't get slagged for lack of skill, only effort'

Continued from page 1
resentment towards me." "I don't believe in bugging around," Kier says. "I thought, 'if that guy loses some weight he could be quite a player'."

"Kier brings in a lot of players, but not ones who might replace him," says Joe.

"This team would be a bunch of old elephants without my recruiting," says Kier, which is harsh, but almost certainly fair.

We arrive at the rec. I talk to Phil Watson, 36, charity administrator, former stalwart, now manager. I ask about his career-ending injury. "I didn't mind too much," he says. "Football turns a lot of people into gits, and I used to get a red mist sometimes when I played."

Phil gives a team talk in the dressing room. The atmosphere changes as denim and leather give way to royal blue nylon and shin pads. There is no laddish irony. Vaseline is smeared on knees to alleviate friction burns. Somewhere in the last five minutes, this has become a serious business. "Keep it tight early on! Call for every ball! There are points at stake! Forget Rob's here! Forget the photographer! You're playing for the Ackies and that's all that matters!" says Phil. "This team turned Red Star over twice last season!" says someone.

Generalised shouting takes over. "Easy ball!" "Play it simple!" And, simply: "Ackies!"

A small, scruffy boy intrudes. He points at something. "Can I have that?" he says. "Out! Out! Out!" says Phil.

On the Astro, after the warm up, there is another team talk, in which Gus Robertson, 35, another charity



The Ackies Sunday league squad. Back row, left to right: John Phillips, 37, accountant; Gus Robertson, 35, charity administrator; Joe Bond, 36, solicitor; Tom Findlay, 24, public relations officer; Patrick Ladbury, 31, charity worker; Shane Corby, 15, schoolboy; Trevor Hurst, 33, bank worker; John Feeney, 24, barman; Adrian Ladbury, 31, journalist. Front row: Phil Watson, 36, charity administrator; George Daniel, 23, artist; Kier Stanner, 34, barrister; Nick Foord, 19, student; Sammy Daniel, 19, customer relations; Julian Frederick, 18, office junior; Mickey Daniel, 26, artist; Jade Daniel, four, fan.

administrator, reiterates what Phil said ten minutes before. Then, there is more exhortatory shouting, and then the match kicks off.

Following a rapid and remarkable series of egregious defensive errors by the Ackies, Brixton Munchen Gladbach score in the first minute.

"Organised!" shouts Phil. The Ackies' best league finish in seven seasons has been fourth out of ten. In 1992-3, last season, they were seventh, with five wins, a draw and ten defeats. "Yeah, we've had some pretty abysmal performances," admits Gus. "But even then, we would still

analyse, still appreciate the beautiful game."

"We used to have people who were really hopeless but were really nice blokes and they'd have been heartbroken if you left them out. People used to come straight from parties, on two hours' sleep, and they'd be chucking their guts up after 20 minutes."

This season, however, a more ruthless selectorial and disciplinary regime has put the Ackies top of the LRL with over half the season gone. "People like me now only play if the numbers aren't there," says Gus, accepting his lot.

And now the chosen 11 begin

to prove their worth and for 20 minutes in the middle of the first half they look really quite good, intimidatingly good, a lot better than me good.

Passes are strung. Set pieces pay off. They go 4-1 up. Phil smiles. He says to me: "You can see your moment of glory approaching."

And so it comes, as promised, after an hour, and it would be a lot easier to write this next bit if I were a really bad footballer, but I'm not. Just mediocre and way out of practice. I used to play regularly at college, but that was eight years ago. So I huff and

put around a bit. Fortunately, the Brixton defence all seem to be smokers, too. I have a comedy collision with their goalkeeper, and I miss a decent chance — but you don't get slagged for lack of skill, only lack of effort — and Kier keeps shouting, "Let's get Rob a goal!", which is nice of him, and their centre half says, "Who's this Rob?" and I try and fail to keep up with Julian, my 18-year-old striking partner, who can run like the wind, who once came third in the 100m for Harrow Schools, and who goes on to score three for the Ackies in the second half, and so they — we — win

7-2. And I go off to qualified praise and I'm thinking, maybe if I got myself fit...

"On the way to the pub, Kier and John swap analyses. 'The bloke you were marking is a great player but he's getting old and fat,' says Kier. 'Their defence was clueless,' says John. There is much talk of grinding out a result while not playing especially well."

I talk to George Daniel, 23, newly graduated in graphics and fine art, central defender and, by some distance, the Ackies' best player, the one the others say could have been a pro. You're good aren't you George, I say. "Everyone says so but I don't feel it," he says. He likes playing at the back. "It's good to know sometimes you have saved the day."

George is so good-natured that, when the team choose their Man of the Match in the pub, he has been known to vote for all the nominees.

There have on occasions been four Daniel brothers in the team, but today Nathan, 29, is ill. Mickey — already mentioned — is on the bench because an old knock has been playing him up, and Sammy, 19, has not turned out this season because he has been working Sundays at Ikea to save up for his imminent travels in Asia. He is here today, however, his last weekend in England, to support.

Sammy forms one-seventh of the crowd, the rest of which is: the brothers' dad, Earl; Mickey's daughter Jade; Phil's brother Andy; two small boys, and Shane, a young neighbour of Nathan Daniel, watching and waiting, the Ackies' youth policy made flesh.

Sammy explains that he's been earning double-time on Sundays, too good to spurn. "But I miss the football, man," he says wistfully. "I miss it bad." I've missed it too. I'd forgotten how much.

Anyone for crochet? Suddenly it's upbeat and sophisticated, says Heath Brown



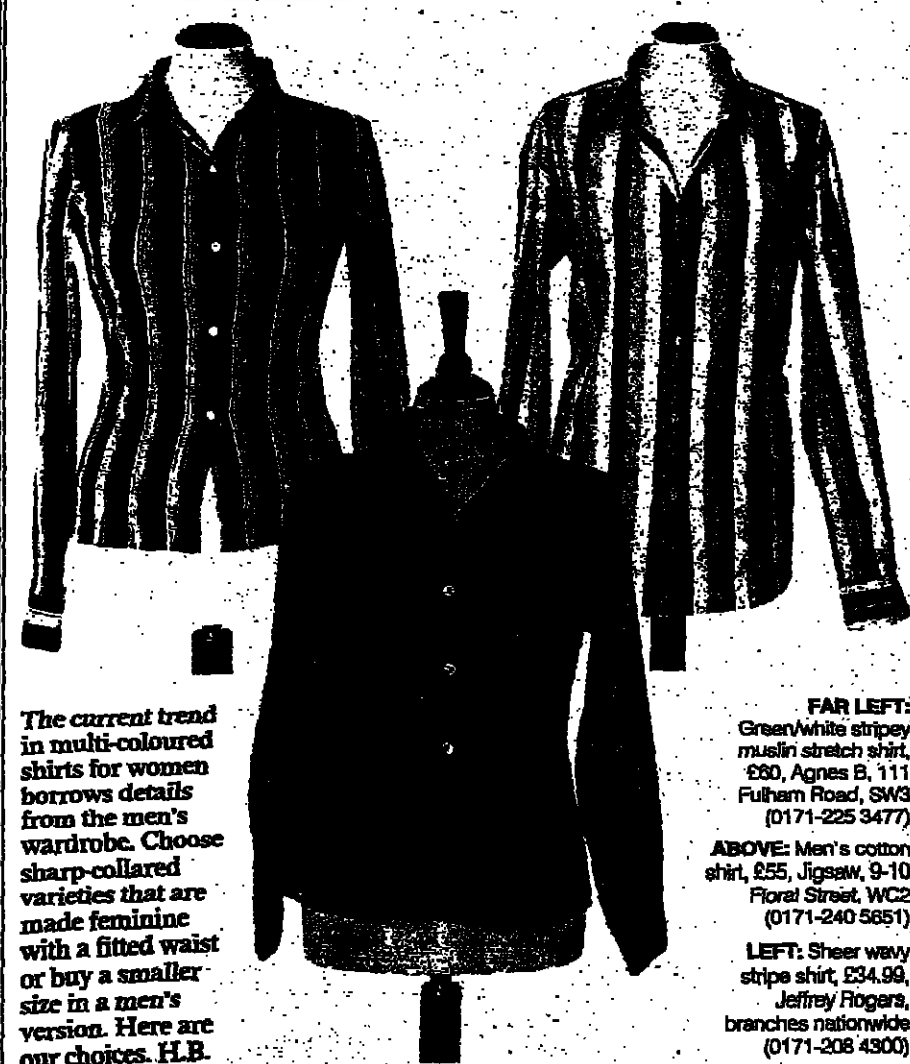
TOP LEFT: Chocolate fine crochet knit dress and satin slip, £38.99, River Island, 124 Kensington High Street, W8 and branches nationwide (0181-998 8822)

MAIN PICTURE: Baby blue halter neck top, £29.99, River Island, as before

FAR LEFT: Chocolate beaded cardigan, £110, Whistles, 12 St Christopher's Place, W1 (0171-487 4484). Multi-coloured knit trousers, £36.99, Jeffrey Rogers, branches nationwide (0171-208 4300). Khaki leather thongs, £165, Gina, 189 Sloane Street, SW1 (0171-235 2932)

All photographs by Richard Burns
Hair and make-up by Sally Kvalheim
Styling by Anandip Uppal

THREE OF A KIND



The current trend in multi-coloured shirts for women borrows details from the men's wardrobe. Choose sharp-collared varieties that are made feminine with a fitted waist or buy a smaller size in a men's version. Here are our choices. H.B.

FAR LEFT: Green/white stripey muslin stretch shirt, £50, Agnes B, 111 Fulham Road, SW3 (0171-225 3477)

ABOVE: Men's cotton shirt, £55, Jigsaw, 9-10 Floral Street, WC2 (0171-240 5051)

LEFT: Sheer wavy stripe shirt, £34.99, Jeffrey Rogers, branches nationwide (0171-208 4300)

Forget all your preconceptions about crochet. Gone are the days of its association with dotting grandmas sitting by the fire making baby coats and booties. Now a much more upbeat image surrounds this knitting technique. Since its fashion resurgence, which began with the grunge collection of Marc Jacobs in 1993, through to the Giorgio Armani and Karl Lagerfeld collections, the following year, crochet has slowly been infiltrating the designer stores in more and more sophisticated styles.

Today, crocheted clothing is a lot finer and more delicate than fashion creations of the past. "The new look is more beautiful and feminine than people would think possible," says Chris Sims of crochet company D.S. Collection. "It's not just Sixties-style patchwork squares, it's a lot more modern."

There is a great collection of ready-to-wear crochet styles on the high street for this spring and summer. The more delicate floral examples are best. Sheen-made items tend to be finer in lace effects but they can lose their shape. Slightly thicker, preferably hand-made versions are better but medium machine examples, such as the halter top shown here by River Island, and other simple styles are a good buy. Slim and short crochet tops are flattering and the more sheer over-dresses available go well with light chiffon slips and strappy tube dresses underneath.

For the more adventurous, multi-coloured stripes in trousers or cardigans have a hint of the Seventies, but a mixture of bright and shudge colours can look ultra-modern when teamed with a sexy sheer cardigan and the new thong sandals.



ABOVE: Blue shiny crochet top, £125; chevron stripe skirt, £145, Kate Jones, 28 St Christopher's Place, W1 (0171-935 4197). Khaki leather thongs, £165, Gina, as before

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Bordering on a small world

Hebes, large or small, make an attraction all year round, says Stephen Anderton

On a hilllock in Suffolk, between Debach and Dallinghoo, the dwarfs are massing. It might sound like Tolkien, but it is true. Here, at the Siskin Plants nursery, Chris and Valerie Wheeler are building up a specialist collection of dwarf shrubs and alpine plants. Their passion is for dwarf hebes, which is hardy in East Anglia — and you can't get much harder than that.

Hard winters can cut to the ground or kill the large-flowered hybrids of *Hebe speciosa*, but the Wheelers have been collecting the toughest and smallest species (from 3in to 3ft) for six years, and their collection of 85 varieties and species is recognised as a National Collection by the NCCPG (National Council for the Conservation of Plants and Gardens).

But why the attraction to dwarf plants? There are few plants today as willingly dismissed or scorned by fashion-conscious gardeners as dwarf conifers, particularly in their 1960s-style heather-and-conifer rut. Mr Wheeler admits that even dwarf conifers have flung their fling: he stocks only *Juniperus communis* 'Compressa', a spiky little upright juniper which, in the hunger of a trough, will make as little as 18in in height in ten years, and is therefore invaluable.

Unlike conifers, however, hebes are evergreens which flower well. "We have hebes in flower from late April until October. 'Baby Marie' is always the first, in late April. It is only 1ft high and covers itself in pale lilac flowers. But for a long season going into the autumn it is hard to beat 'Nicola's Blush', a pink variety which fades to two-tone white."

May to July is the main flowering period for dwarf hebes, with a few coming after that. One of the Wheelers' recommendations is *Hebe recurva*, which flowers in August and September, when few other shrubs are at their peak. It has narrow, grey

leaves an inch or more long, and stubby spikes of white flowers.

I grew half a dozen of these plants in a block, in a raised bed in Northumberland. They took every wind that blew and never looked any the worse for that. After ten years of generous flowering, the group was still only a couple of feet high, and starting to lean out attractively over the edge of the bed. The plants had never been pruned, apart from some pinching out of tips in the first couple of years to make them bushy.

I could not tell Mrs Wheeler this. She is firmly in the pruning school of hebe growers. "All hebes, apart from the whipcord-like varieties — whose leaves have been reduced by nature to the appearance of scaly stems — must be pruned after flowering; just a haircut all over, to take off the old flower heads." And I am sure she is right. If flower power is the main aim, hebes need a haircut, like heather.

Pruning keeps them denser. There is a low species, *Hebe subalpina*, with apple-green leaves which, Mrs Wheeler says, is inclined to become bare at the centre. It needs its leading tips pinched regularly to keep its inner stems covered. Pinching produces shoots which cross back over into the centre, hiding the baldness.

Hebes have a lot in common with heathers. They are neat, tidy, hummocky plants, good for a decade or so of service in the garden. It is no surprise that the Wheelers get regular requests not just for plants for troughs, but for a planting plan to go with them. It is a service they are pleased to provide because so often, in a trough, one low plant — bought as an "alpine" — will turn rampant and smother its cohabitants.

The appeal of true dwarfs is that they stay neat and tidy, do not get out of hand and, if suitably chosen, can coexist happily for many years.

It was this appeal which drew a customer, Mrs Judy Foster, to ask the



Judy Foster has started planting dwarf hebes and alpine in troughs and sinks in her Suffolk garden.

Wheeler to design a planting of dwarfs and alpine for the troughs and sinks in her new garden nearby. Dwarf hebes can be used like heathers, in a bed on their own, and, in these circumstances, it is important to make the most of textures. As well as the dense hummocks of hebes such as *H. topiaria* (12in-24in), there are more open textured varieties like *H. pimeleoides* 'Quicksilver' (18in), which has blackish, arching stems covered in tiny silvery blue leaves. You might almost take this one for a species of broom or cotoneaster.

Then there are the species, such as *H. vernicosa* and *pauciflora*, which hold their leaves out in four

directions up the stem. And there are the whipcord hebes, such as *H. hectori* (16in) and 'James Stirling' (16in), with their scaly "stems". Hebes are easy to grow. "Any soil will do, so long as it is not too dry or waterlogged. The whipcords especially hate drought."

Hebes are certainly easy to propagate. I knew an old man in central London who used to cut 18in branches off the large-flowered hybrids in spring, stick them in the ground in a shady place and, with regular squirts from a hose, they grew away the same season. In autumn he would

move them into the full sun. Even the Wheelers do not use rooting hormone for most species. They take their cuttings year at about a couple of inches long under polythene, with no artificial bottom heat in summer, though covering does speed up the process in winter. But for most of us, late summer is the easiest time for cuttings.

• Siskin Plants, Davey Lane, Charsfield, Woodbridge, Suffolk IP13 7QG (01473 737567), offers several collections of dwarf and alpine plants, including two dwarf hebe collections at £22 each. Catalogue, £1. Container planting design fee, £5.

GARDEN ANSWERS



STEPHEN ANDERTON
repplies to readers' letters

Q This winter I have prepared my garden for turfing. Should I lay it now or wait until March? The soil is dry and sandy and I am worried about drought if I leave it too long. — Dr Jane Davis, West Kirby, Cheshire.

A The reason for recommending March is that the turf is then making new roots in the spring warmth which will establish quickly. The sooner it is rooted the sooner you can use the lawn. If you want to lay it before then, and can find the turf, go ahead, but you will need to keep it off until it is established. This way the minute the roots start to grow they will begin to establish *in situ*. Avoid doing this work in frosty weather. If you want to lay very fine, expensive turf, the result may be better when laid in March.

Q My son is building a conservatory and wants to put in a water supply. Which is the lesser of two evils: a supply from a bore hole with a high time content, or a household supply treated by a water-softer containing salt? — Mrs S. Isa, St Peter, Jersey, Channel Islands.

A I would go for the softened supply. Salt is used in the purification but the resulting water is not salty. The salt serves to clean the ion exchange resins which do the work of taking out the lime. The resins also take out the magnesium ions, so in the long-term a balanced feeding program will be necessary. Limy water, though cheaper, would reduce the number of plants you could grow — no rhododendrons or camellias — and it also

encrusts on clay pots and on glass. Water-spray nozzles block, too. Softened water would be much cleaner, even if the pressure is less.

Q What tree or large shrub could I grow in ground saturated by an inefficient soakaway at a cesspit? The ground water will contain detergents as well as nutrients. The cesspit is in a paddock close to woodland. — Mrs M.P. Kirton, Bagshot, Surrey.

A The detergents should not be a problem. I assume that, at Bagshot, you are on acid soil, so if you want a splash of bright pink why not try some plants of the mountain laurel *Kalmia latifolia*. It loves good, rich, wet soil, and the icing-sugar pink flowers in midsummer are hugely attractive. As an evergreen it will draw water all year round. Alternatively, you could plant a deciduous conifer, such as the swamp cypress *Taxodium distichum* or the dawn redwood *Metasequoia glyptostroboides*. Both have good autumn colour. Willow trees, such as *Salix alba* and its forms, would do well, and could be pollarded to maximise the winter bark colour. If you wanted something shrubby, say 6ft-10ft in all-over size, try *Salix moupinensis* or *fargesii*. Both have broad, glamorous, un-lime-like foliage and shining mahogany winter buds and bark.

• Readers should write to: Garden Answers, Weekend, The Times, 1, Finsbury Square, London EC2A 4EX. We regret that it may not be possible to deal with every request. Advice is offered without legal responsibility. The Times also regrets that any enclosures cannot be returned.

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In our March issue, we celebrate the 50th anniversary of BBC Radio 4's *Gardeners' Question Time*, with a free 32-page magazine. In it, the present chairman, Eric Robson, traces the history of the show. And members of the team answer your 101 most common questions. Also, this month you'll find the second extract from Geoff Hamilton's book, *Private Paradises*. And we welcome back the new series of BBC 2's *Gardeners' World*, with Alan Titchmarsh's ideas on Mediterranean gardening.

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Who will preserve for the nation those old country talents of swinging the mangel-singling hoe and dowsing for water with sticks?

You'd never think that Bill Clinton and I have much in common, but we have. Both of us have reason to look sideways at Tony Blair, if not with demonic eyes then certainly with curious ones. American journalists have been quick to spot that many of Mr Blair's soundbites appear remarkably similar to those used in the recent presidential election by Mr Clinton.

I, on the other hand, find that an idea you read here first is now on the lips of the wannabe prime minister. Like Clinton, I am modestly shrugging it off. Imitation is the sincerest form of flattery.

It was Mr Blair's recent promise to found a "National Trust for Talent" that had a familiar ring to it. I remember, at the time that our farm was being dismantled, voicing concerns over what would happen to my aged farmworker friend, Dilly. He was master of the mangel-singling hoe, and to see him going along a row of growing mangel-wurzels, chopping out the weeds and surplus plants, was as fine a feast to the eye as any ballet. I feared Dilly would be lost to the nation if the National Trust did not take him on. I wanted more emphasis

on preserving old talents, less on preserving old bricks and mortar.

There are any number of rural skills which are in the increasingly stiff old hands of men and women who will take the secret with them to the grave. My NTT would preserve them to pass the knack on. As I discovered that Mr Blair's heart was more on the screen and stage than in the ditch or stop the muckheap. The picture accompanying his announcement showed him exchanging confidences with Lord Attenborough. I would rather it had been Lord Ensworth.

Never mind, if it is only theatrical skills which will get National Talent Trust Money, we have them, too. Dickie Attenborough would have enjoyed the latest display of gusto, slapping of thighs and "behind you" by the Southwold and Reydun Pantomime Society. Some of the jokes were less National Trust than British Museum, but it was a remark-

able performance from an amateur, entirely female cast, and we chortled all the way from topical jests about the royal yacht to a lady who brought the house down with a glimpse of her frilly bloomers. We think she's a nurse at the hospital, or works in the fruit shop.

But even at the pantomime I worried. The script was a reworking of the story of Jack and Jill, which centres on the fetching of pails of water. This is no longer a joking matter. The present concern in arid eastern England is that there will very soon be no water at all. It has not rained properly for months, and so when I should have been joining

DOWN TO EARTH



PAUL HEINEY

in the "Oh, no it isn't", my troubled mind was on other matters. And other talents.

Some years ago I met a dowsing. These gifted individuals are able to detect, by means not given to all, the presence of underground water. This chap was remarkable. He told the tale of a painstaking geological study to establish the whereabouts of much-needed water on one of the Isles of Scilly. A university team, on the basis of extensive research, named the favoured spot and drilling commenced. Not a drop. The dowsing suggested a spot 50 yards to the north and, before they had gone very far, there

was more than enough water to quench the blishes of any geologist. It is a gift, bestowed on more people than you might imagine. You may have it. Much to my surprise, I apparently have.

The dowsing placed a forked hazel twig in my hands, showed me how to grip it and, eyes closed, off I walked across a field like a nervous child playing pin-the-tail-on-the-donkey. I swear that hazel twig developed a mind of its own halfway across that field.

Such was the violence of its movement that it became difficult to hold. The dowsing told me to open my eyes. I was standing next to a trough and had just crossed the underground water pipe which fed it.

Whatever talent it is, we are going to need more of it given that the Yellow Pages are devoid of dancing rainmakers. We need people who can sniff out what water there is. But if the talent has gone

to the grave, as have so many others, then what are we going to do?

Perhaps we should all practise. If you cannot get the hazel twig, you will certainly be able to lay your hands on a wire coat-hanger. Cut two L-shaped rods and place them into sleeves you can hold; dowsing with a hole drilled down the middle would be ideal. The rods must be able to move freely. Hold one in each hand, the prongs horizontal so that any movement is due to forces other than gravity. Then set off on your search.

If you come near water, expect the rods to waggle with no help from you. The secret is not in the rods; your mental state is paramount and if you embark on your dowsing in the "it will never work for me, don't I look silly" frame of mind, you might as well not try.

I am practising, against the day Jack and Jill climb all the way up the hill and find a note of apology from the chairman of the water company.

Mr Clinton, on the other hand, is probably grasping a springy twig at this very moment and running it over Tony Blair's speeches, to see if anything familiar starts to twitch.

JULIAN HERBERT

For peat's sake let's use bracken

The fight is on to conserve our peat bogs and make use of the self-renewing weed that chokes the countryside

Consider a paradox. This weekend many people will prepare for spring with a visit to their garden centre. There they will innocently buy bags of an irreplaceable biological deposit, the foundation to rich and rare wet habitats of international botanical value, to use as potting compost, mulch or soil conditioner.

At the same time, a pernicious weed, a health hazard to beast and possibly man, is left more or less unchecked to choke and smother delicate flora and fauna and overrun an area of heath and moorland the size of Yorkshire.

At the same time an irreplaceable biological deposit, the foundation to rich and rare wet habitats of international botanical value, is routinely dug up, put into bags and will be sold at garden centres all over Britain this weekend to fill flowerpots.

The ideal solution would be for the accused bracken to be cut down and substituted for precious peat, solving two problems with inextricably one sweep of the scythe.

Nature doesn't deal in ideal solutions? Just for once it does.

In trials in the New Forest, Hampshire, and in Wales, bracken is made into a compost which performed as well as peat in nursery experi-

ments. Given the chance to buy, the public clean out available stocks.

There may be enough bracken, a self-renewing and sustainable resource, to replace much of the 1.5 million cubic metres of peat still being won in Britain, the greater part from raised bog sites of special scientific interest.

Bracken was once a prized commodity. In medieval times it was burnt to make potash. Then its ashes were used in the manufacture of glass, soap, detergent and bricks. It was harvested for fuel and used as thatch. It was cut as bedding for cattle and pigs until well into this century. As its use declined, and particularly with the decrease in cattle grazing, which kept it in check, bracken began to overrun grassland and hillside.

It is now a widespread and confounding nuisance. Bracken covers about 7 per cent of the land area of Great Britain. On some hill farms in Wales, up to 40 per cent of potential grazing area is bracken-infested. It is a big problem on national nature reserves, where in places it grows so densely that all lesser plant life is extinguished.

The New Forest is an appropriate site for a last stand against bracken. The Forestry Commission is legally obliged

to keep the 2,000 or so hectares of forest grassland subject to bracken invasion open as grazing land for commoners' horses and cattle. For the past three years, Dr Rona Pitman, an environmental consultant, has advised the commission on a regime for harvesting bracken on about 65 hectares of grassland. The bracken, mechanically harvested in September as it begins to die back, is gathered into a heap to compost. It is left for about ten months, and turned several times. Temperatures inside reach as high as 70C, sufficient to kill any residual toxins and organisms. (Bracken spores are a carcinogen in animals under test conditions, and possibly in humans, though no link has been proved. Bracken also harbours the tick that spreads Lyme disease. It affects about 150 people a year in Britain and can be fatal.)

The commission produces about 1,000 cubic metres of composted bracken, which it sells locally as soil improver or mulch at £12 a cubic metre.

In tests which Dr Pitman conducted with Horticulture Research International at Efford, Hampshire, bracken compost compared favourably with all other composts. It has

a low pH and is particularly suitable for acid-loving plants, such as heather and rhododendron. "Gardeners in the know have used bracken on a small scale throughout history for pot-growing and hardy plants, and it has been used as a surface mulch in large public gardens," Dr Pitman says. "But we were the first to try it out on a scientific basis."

In separate trials, part funded by the EU at four farms near Crickhowell, in southeast Wales, bracken was mixed with poultry manure and composted for three months. "It produced an excellent compost," says Professor Jim Taylor, Emeritus Professor of Geography at the University of Wales, Aberystwyth, whose company, Environmental Consultants, directed the work. "Manure from turkeys and battery chickens enhances the beautiful fibrous matrices

provided by bracken. In our view it is superior to peat." There are two ways to deal with bracken. Cutting it green in the summer over several years weakens it so much that it can be eradicated with the selective herbicide Asolox. The second approach is to treat it as a sustainable resource to be cut for compost when it is dying back in the autumn.

However, the continuing popularity of peat, despite vigorous campaigning by conservationists, suggests there will be a big consumer switch only if it can compete on cost. The present economics of bracken mean that it can only

meet or undercut the low price of peat if it is sold within 50 miles of the production point. Before bracken becomes nationally available, further trials need to be conducted in other parts of Britain, where climate and soil variations may affect yield, particularly in the east and north of

England and in Scotland. Dr Pitman has approached, unsuccessfully, almost every official funding body operating in the countryside, from the Ministry of Agriculture downwards, to underwrite the cost of pilot projects.

Professor Taylor estimates that the bracken harvest in Wales alone could create a market worth millions of pounds. "It is the same elsewhere in Britain. Bracken can be cut on boulder-free land, provided the slope is less than 30 degrees," he says.

"I'm told there is enough bracken to cut on the North York Moors to fill Cardiff Arms Park. But we do need money to launch and enhance this activity, which must be on a big scale if we are to turn a problem into a product."

GARETH HUW DAVIES



Rona Pitman, an environmental consultant, with Harry Oram (left) and Dave Motris of the Forestry Commission at a bracken site in the New Forest



The mechanically cut bracken can be stacked like a hayrick, and then used as compost



Power base for Scottish invaders

FEATHER REPORT

ALONG the firths on the east coast of Scotland there are great wintering populations of seabirds and waders. I had a view of some of them on the Firth of Forth last week.

I was at a remarkable bird reserve at Musselburgh Lagoons, only a few miles along the coast east of Edinburgh. The electricity company Scottish Power owns a coal-fired power station a little further east at Cockenzie, which for more than 30 years has been sending its ash waste — pulverised fuel ash, as it is called — through underground water pipes down to the lagoon area. In the course of those years, the company has converted the resulting ash deposits at Musselburgh into a bird reserve, a boating pool and a landscaped area of grass and trees.

The ash is still flowing, and the surviving lagoons will one day be filled in and landscaped too. But the large area that has been laid out as shallow pools and mud scrapes specifically as a bird reserve will be kept permanently, as will the boating pool.

The reserve has a full-time warden, Dave Allan, an ornithologist, who is employed by Scottish Power and the East Lothian District Council to control the scrapes and pools and monitor the birds. He also keeps a sea-eye open, because the reserve is just behind the sea-wall, and divers and grebes, duck and aunts, are constantly to be seen out in the Firth.

The wind was blowing strong and cold, but a skylark was singing as we made our way beneath the banks of the reserve to what Mr Allan knew to be a good vantage-point. Then we cautiously raised our field-glasses, telescopes and heads above the bank.

An amazing spectacle confronted us. Five brent geese — birds rarely seen so

far north — immediately took off and winged their way up the coast towards Edinburgh. In the corner of the shallow pool to our left, four ruffs — the most elegant of waders, with their long pink legs and haughty-looking, upright stance — were feeding delicately on the mud.

Along the front of an island, a hundred or more knots — small,

would lift its pointed wings for a moment, or even fly a few feet, but for the most part the whole mass of waders just shifted comfortably around the tiny island. A few brawny herring-gulls sat placidly among them. Next, echoing calls drew our attention to a party of curlews wading in shallow water far over to the right, their curved beaks silhouetted against

yellow-beaked linnets of the north — were taking refuge from the wind.

Just over the sea-wall, where the water was at high tide, handsome eiders were floating about. Then we suddenly saw a bird to match the godwits in excitement. Swimming just a few yards out was a large alert-looking bird with a long, sharp beak and a dappled, silvery back. It was a red-throated diver — unmistakable at this range, because the typical upward tilt of that long beak was so obvious. It dived into the choppy water, and a long time seemed to pass before it surfaced again, much further out.

A long-tailed duck flew in and landed, and far away we picked out with Mr Allan's ocean-ranging telescope both a Slavonian and a red-necked grebe, riding between the waves and only visible for a split second at a time. Like every ornithological host, he was wringing his hands in dismay at what we had not seen but should have done — common and velvet scoters, perhaps a glaucous gull, perhaps a peregrine falcon. However, for me it had been a spectacular tally.

If you go to Musselburgh Lagoons, just off the A1, you will find notices round the reserve saying "Private". But Mr Allan does not mind birdwatchers going in — providing they keep below the banks, and let the birds, too, enjoy this strange, Scottish ash-made haven.

DERWENT MAY

What's about Birders — Look out for rooks returning to their tree-top colonies and starting to build or reconstruct nests. Twickers — Bonaparte's gull, Drift Reserve, Cornwall; white-tailed eagle, Grunland Island, Highlands; female lesser scaup, Tophill Low, East Yorkshire. Details from Birdline 0891 700222. Calls cost 40p a minute cheap rate, 50p at all other times.



Knots and godwits crowd along the shore at Musselburgh Lagoons

plump and hunchbacked — were shuffling to and fro at the water's edge. Behind them rose the tall figures of almost as many bar-tailed godwits, crowding along the back of the island. Their long, upturned bills, pink at the base, waved gracefully above the heads of the knots. I had never seen such a large flock of them before. Occasionally a bird of either species

the bright surface. There was a group of dunlins, a turnstone and a ringed plover on the far shore, while behind them dived a large black-and-white flock of oystercatchers.

Now it was time for the sea. We passed the boating pool, which had no boats on it this afternoon, but a flock of about 80 widgeon. We also passed a grassy pit, where four twites — the little

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Exactly where the money came from to build this fine house is uncertain, but there's talk of opium deals.



Flass, in the Eden Valley, was built in the mid-1800s and, it is said, "cost a syte o' brass"

The mansion of mystery

A Westmorland dialect poet writing in the 19th century about Flass, the grand mansion at Maulds Meaburn in the Eden Valley, did not have to think too hard to find a rhyme that fitted the bill. The couplet, as recalled by one local, went something like: "Yon mansion house called Flass, it cost a syte o' brass..."

That would hardly engage him among the Lake Poets, more McGonagall than Wordsworth, but it did sum up local attitudes towards a house that was a bit of a mystery in the days when drug barons were recognised as being more enterprising than raffish. History has it that one Lancelot Dent, tea merchant and entrepreneur of the China trade, made a fortune from opium and that the "laundered" proceeds went into transforming Flass from a yeoman farmer's house into one of the grandest mansions in the county.

The present owner, Malcolm Whiteside, says that although ostensibly it was Lancelot's sister who, in the mid-19th century, began the project to reshape Flass, no one knows why she did so on such a grand scale, or quite where the money came from.

Her two brothers, Lancelot and Wilkinson Dent, had grown wealthy from the tea trade, but the commodity in strongest demand in China at the time was illicit opium. "Lancelot was reckoned to be something of a star performer in this field, so successful that his arrest was demanded by the Chinese viceroy in Canton," Mr Whiteside says. "History has it that he held 100 chests of opium when the next biggest trader had a mere ten chests. Lancelot wisely kept his head down but the threat of his arrest led, it is said, to the Opium Wars between Britain and China."

With such a history locked behind its high walls and Palladian facade, Flass has always intrigued visitors to this valley. The entry gates are guarded by a pair of armoured beasts, a tiger and a unicorn, carved in stone, and the drive leads to an imposing portico where carriages once made stately arrival. On my visit, a Mini was parked there out of



The fine central hall is high with mock-marble columns

the torrential rain that swelled the River Lyvennet flowing alongside the property and gushed in torrents over a montage of giant clam shells brought back by the Dent brothers from the Far East.

This was not the day to see Flass at its best. But I have stood on the lawn on a sunnier evening as Gaudeamus, a local choir, gathered in the ornate drawing room to sing madrigals, the sound drifting through the tall French windows and mingling with the whisper of the river. That was Flass as it should be remembered.

This time the skies opened and Flass lived up to its name, deriving from the middle English word for a lake or marsh. Presumably, the Lyvennet once took a more aggressive course through the 15-acre grounds. The only music came from the wind howling against trees sheltering the house, among them a towering Sequoia Wellingtonia planted after the battle of Waterloo. The tree stands as straight as the general it commemorates and survived undamaged in the Battle of the Great Gale in '87.

We settled before an open fire in the library. It is a cosy room with a secret door in a

HOUSE OF THE WEEK

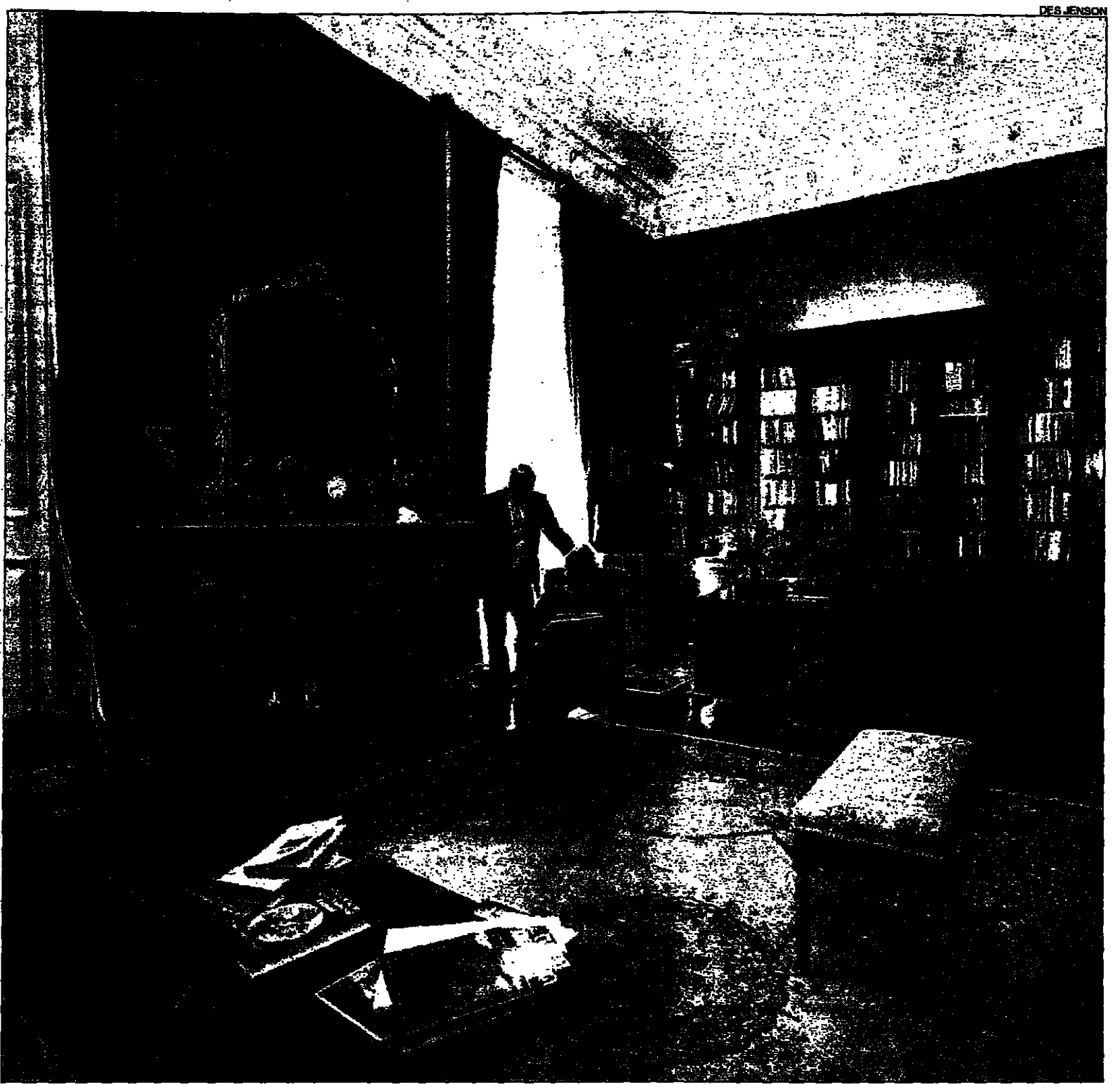
Flass, Maulds Meaburn, Cumbria

● **Price:** Offers around £750,000 ● **Setting:** On the edge of one of the prettiest villages in Cumbria, with the Lake District hills just over the horizon ● **Shopping:** Penrith, an expanding market town on the M6, with the west coast main railway line half an hour away by road

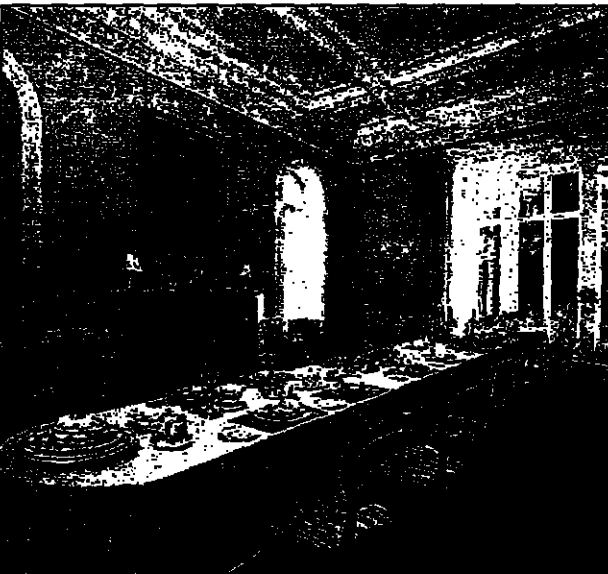
● **Entertainment:** Local societies and, perhaps, your own thoughts

faux-fires panel through which maids bearing tea would materialise in the days of the Dents.

Mr Whiteside and Mary, his wife, described their years keeping the Grade II listed mansion up to scratch. "The house was handed down the Dent family line until it reached Sir Robert Dent, clerk of public bills at the House of Commons. It was then sold along with most of its treasures — superb paintings, bronzes and, supposedly, the only mandarin's bed in the



Above: Malcolm and Mary Whiteside in the magnificently furnished library. Below left: fit for a family banquet, the 39ft 6in dining room, with tall French doors



and features. A flight of polished limestone steps leads from the entrance hallway into a high, square central hall with richly coloured mock-marble columns. Statues of the Goddess Ceres and an Uffizi Venus replica regard one another across the space.

Flass was built at a time when the production of sheet glass had been thoroughly mastered and the architect took full advantage of this. Many of the ground floor rooms have narrow, stylish windows reaching from floor to high ceiling, and the view radiates from the central hall in all directions. A long hallway with elegant, barrel-vaulted ceiling ends in high French windows that lead into what was once a conservatory and is now a charming, sheltered corner that opens out into a garden surrounding a pool. The grandest rooms at Flass are the saloon and drawing rooms, which form a T-shape that may be used as one open space or separated by large panels that fold into the wall.

The Dent brothers spared no expense on the decoration here, with ornate marble fireplaces, extravagant architrav-

ing and mirrored shutters to protect the windows. Quality and prestige shine in brass hinges, marble decor, elaborate Italian plasterwork, ivory door handles and push plates. The dining room next door reflects the same air of opulence and I imagined Lancelot, the trader baron, recalling, in an after-dinner haze of cigar smoke, his brush with the Emperor of China over the matter of supplying 100 chests

of opium. How exactly he came by this formidable supply is not recorded, but it would have no doubt caused him a wry smile, considering his interest in poppies, that a latter-day Dent would found the Wild Flower Society.

RONALD FAUX
● **Agent:** Strutt and Parker, 13 Princes Square, Harrogate, North Yorkshire HG1 1LW (01423 561274)

Splash of art in the bathroom

Can't find the decorative wall tiles or picture panel you really want? Then why not commission an artist — or make your own

Susan Esterbrook wanted a decorative tile panel for her bathroom but nothing in the shops or catalogues seemed right. So she took the plunge and commissioned a ceramic artist, Paul Scott, to make one from scratch.

In the bathroom she wanted the feeling of slipping into a different world, so the decorative panel of tiles looks like the sea, complete with fish and boats. For added interest, there are some words from the Rupert Brooke fishy poem Heaven.

The panel is made up of 500 tiles, is 230cm (about 7ft 6in) high and runs along three sides of the bath.

Mr Scott, the curator of "Hot off the Press", a forthcoming exhibition about ceramics and print at the Crafts Council in London, worked on Mrs Esterbrook's commission over several months.

He first drew the design on paper and then marked out the tile shapes and the grouting lines. Next he photographed the whole piece, cut out all the shapes and used them as templates to cut out the tiles from porcelain.

His minimum charge is £750-£1,000 a square metre but he says, the larger the budget the more detailed and elaborately glazed a piece can be. Decorative wall panels can be made for most rooms in the house and outside walls, too.

Mr Scott's advice to people considering commissioning is: "Because it is an individual work of art, be mindful of the time it will take."

Make sure you and the artist have agreed on the panel's design, the timetable of events for its execution and the cost.

Whatever you commission, make sure the tiles are suitable for the purpose, especially if they are for outside.

Decorative Tile Works, of Ironbridge Gorge, Shropshire, also does commissions, with customers putting forward their own ideas or relying on designers at the firm. The price of a decorative panel varies considerably, but the managing director, Michael Kay, says that one large enough to go behind an Aga cooker — with a decorative element of about one metre square — might be about £1,500-£2,000.

For those who want to learn how to decorate plain ceramic tiles and make panels themselves the company, which has made large numbers of tiles for the Harrods food hall, holds one and two-day workshops most weekends.

A one-day workshop costs £37.50. You have the use of eight tiles which you can decorate as a panel or



Paul Scott with his design for a decorative tiled bathroom panel which pictures the sea, fish and boats

individually. The mailing of tiles to your home after firing costs £8. Two-day workshops, with 16 tiles, cost £70, plus £10 mailing. The price of a course includes all materials.

One of the techniques you learn at the workshops is how to "pounce". This means pricking out the design on a piece of paper with a sharp needle and then pressing charcoal through the holes to mark the tile. You follow that dotted line when you "tube line" the tile — squeeze clay out of a rubber pouch to form a line. The charcoal dots are burnt away during the firing. The glazing and firing process comes next.

"Most people on a workshop course aim to decorate just three tiles in a day and a six-tile panel over two days. Then they take them away to

put up in their homes or give them away as presents," says Mr Kay, adding: "We get some people asking us if the tiles will be all right behind their cookers because of the heat. When you consider at what temperature the tiles have been fired I can't imagine what temperature they must be cooking at."

There is another pleasure in attending a workshop at the Decorative Tile Works: it is housed in what is considered the most complete Victorian tile factory still standing, and in the same premises as the Jackfield Tile Museum, one of the Ironbridge Gorge Museums, with its collection of 13,000 Victorian, Art Nouveau and Art Deco tiles.

CHRISTIAN DYMOND

TILE FILE

■ Decorative Tile Works, 01952 884627 for inquiries about workshops, 01952 884124 for other inquiries.

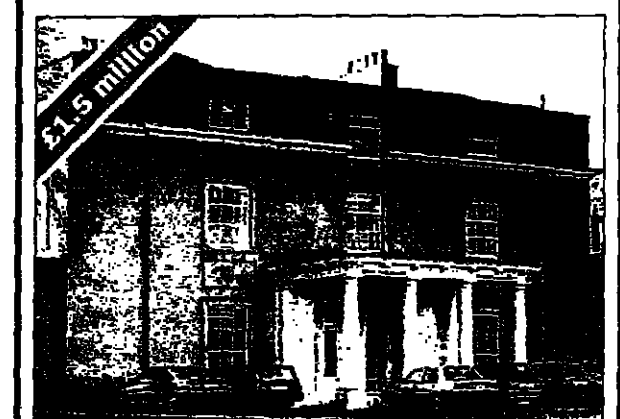
■ "Hot off the Press" exhibition, Crafts Council, London (0177-806 2500), March 6-April 20, Tues-Sat 11am-6pm, Sun 2-5pm. Free.

■ The reference desk at the Crafts Council is open during gallery opening hours (as above) and has lists of craftmakers and courses.

■ AXIS (0113-283 3125, email: axis@gn.apc.org) has a visual artists database, the National Artists Register, containing the name of more than 1,900 artists, including those who work with ceramics.

FOR SALE

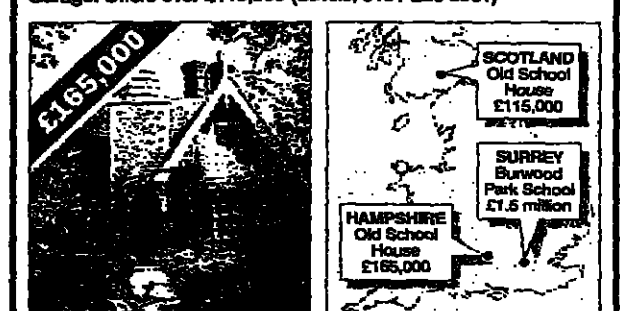
SCHOOL HOUSES



SURREY: Burwood Park School and College, near Walton-on-Thames. Former residential school with a Grade II listed 19th-century mansion and further buildings providing 53,500sq ft of accommodation, in six acres. Detached four-bedroom headmaster's house, modern purpose-built sports hall, garages, workshops and stores. Playing field and tennis court. Offers over £1.5 million (Knight Frank, 0171-829 8171)



SCOTLAND: Old School House, Etrick, Selkirkshire. Refurbished former schoolhouse with a south-facing walled garden. In the scenic Borders hills. Three bedrooms, two bathrooms (one en suite), drawing room, dining room, kitchen and utility/cloakroom. Garage. Offers over £115,000 (Sevills, 0131-228 8861)



HAMPSHIRE: Old School House, Echinewell, Converted former school house with a well-stocked garden, in a small village southeast of Newbury, close to the foot of Watership Down. Two bedrooms, bathroom, sitting room, kitchen and utility. About £165,000 (John D. Wood, 01635 529225)

CHERYL TAYLOR

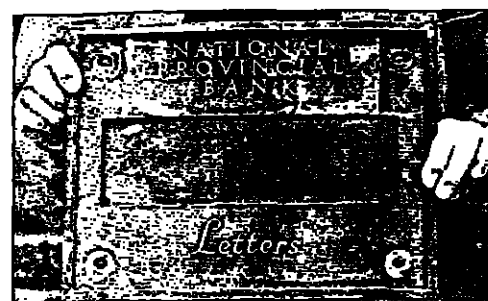
مركزاً من لاصح

Des res with high interest

Converting a redundant bank into a home can pay dividends for people who want something different

Lynda Teasdale's drinks cabinet is 10ft by 8ft with 2ft-thick walls. She can only get to her champagne and spirits through two double-turn key locks, two circle-action door wheels, the weight of an 11in-thick metal door run through with six steel bolts and a full-length iron grille.

It's not that Ms Teasdale is mean with the drinks. Until March 1995, her home at Thames Ditton in Surrey, was a NatWest bank, and the drinks cabinet was the bank's vault. "To open the vault, two keys had to be turned simultaneously by two bank employees so that no one person could get to the deed boxes and money bags," Ms Teasdale says.



The walls are so tough that power tools bounce off them

"We wanted to open out a vault wall but the builder said it would take a diamond-tipped drill to get through all that reinforced steel."

The shakedown in the banking industry has seen a steady off-loading of redundant banks and Ms Teasdale is among the first wave of buyers to convert one into a home. In 1985, Britain had 14,289 banks, according to the British Bankers' Association. Ten years later there were 10,801.

Professor Philip Molyneux, director of the Institute of European Finance at Bangor, Wales, estimates that by the year 2000 the number of bank branches in Britain will be down to 8,000. "With Internet and re-banking, the subcontracting of credit-card processing and the regionalisation of back-office operations, many traditional banking halls are unnecessary," he says.

"The Lloyds/TSB merger will eventually off-load at least another 300-400 high-street

banks on to the property market," he adds. But most high-street bank premises are not suitable for home conversion. Many sit like full stops on corner sites on the edge of busy shopping parades. "Local authorities are loath to destroy shopping frontage," says Phillip Waterfield, a director of Stretton Chartered Surveyors in London's East End. "They have to maintain the commer-

23-acre HQ is now being demolished. Ms Teasdale noticed the bank was for sale and knew that the building — built in 1939 as a National Provincial bank — was not listed.

"I stood on the green one day and said, 'I'm going to live there,'" she says. "My partner said we could turn it into an office, but I thought I'd have it as a house."

A covenant on the property restricted future commercial use to banking. Ms Teasdale paid £177,000 for the building in a sealed-envelope bid and wondered what she had done. "I phoned my bank manager and said, 'I've just bought a bank'."

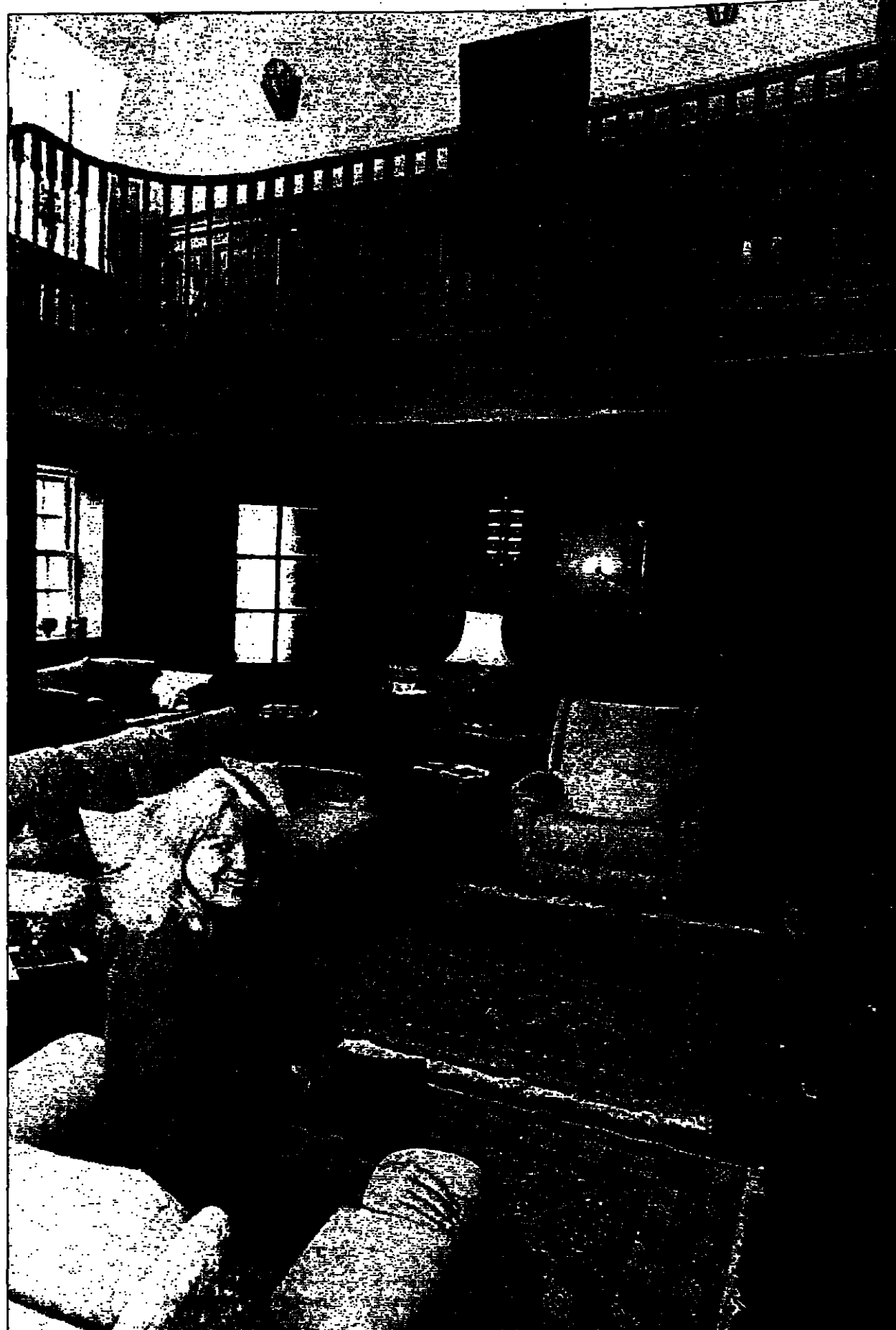
All the windows had iron bars, which have since been removed, including the ones in the double-height banking hall, which had white hanging globe lights (still there). There were two strong rooms, a men's lavatory, a money lift and a Chubb night safe, but no kitchen or bathroom.

"The walls are so tough that the builders' power tools bounced off them," Ms Teasdale says. "We had to use special screws to put up pictures."

Elmbridge Council, the local authority, approved the bank's change of use and the application went through "very smoothly". "From the village point of view it was much nicer that it was turned into a home," she says.

Ms Teasdale was worried that the bank would not work out as a four-bedroom home. "When we first saw the building it had a commercial feel and was very austere from the outside," she says. "But with all the renovation work it now feels like a house."

ALEX WIDERATNE



Lynda Teasdale at home in her former NatWest bank. "It was very austere at first but now it feels like a house."

PROPERTY NEWS

Du Maurier house for sale

■ THE birthplace of novelist Daphne du Maurier is for sale. The Grade I listed semi-detached villa at 50 Cumberland Terrace, Regent's Park, central London was built by James Burton, under the direction of John Nash. It has six bedrooms and a courtyard. Price on application. Contact Strutt & Parker, 0171-629 7282.

■ THE rentals market is booming, according to the latest report from agent Hamptons International. The number of transactions in the final quarter of 1996 was 28 per cent higher than the same period in 1995, while the number of properties for rent in London fell by 20 per cent. Only Pimlico bucked the trend, with an 18 per cent increase in properties available. And according to agent Knight Frank, proximity to good public transport links can increase rental values by up to 50 per cent in London.

■ THE BBC is looking for period properties as a backdrop to its forthcoming adaptation of *Tom Jones*. Although Strutt & Parker's film location agency has 1,000 rural properties on its books, there is a shortage of country houses close to London to star in the growing number of costume dramas. Star-struck home owners should call 01635 521707 for information.

■ HOUSE prices in Northern Ireland increased by 13.3 per cent last year, according to a report from the University of Ulster and Ulster Bank. The average price of a terraced house rose 23.5 per cent in 1996 while that of a detached bungalow increased by 17.7 per cent.

■ PROPERTY investment funds are turning to residential property, says agent Blenheim Bishop, whose Mayfair division exchanged contracts on £25 million worth of houses in the past ten weeks. Most of these were for investment purposes because the strong lettings market provides high and constant returns.

AMANDA LOOSE



CAMPDEN HILL ROAD, Kensington, W8

A well presented, west facing Grade II listed Georgian house with an attractive garden.

4/5 bedrooms, 2 bathrooms, 2/3 reception rooms, kitchen, cloakroom.

Freehold
£625,000

KENSINGTON:
0171-727 0705



OXFORDSHIRE - Appleton Oxford 7 miles Abingdon 6 miles
An exceptionally secluded house in an idyllic, rural position with about 75m (83 yards) frontage to the Thames, 4/5 beds, bath, shower/clo, office/bed 5, 4 reception, kitchen/conserve, office, boat house, swimming pool, outbuildings, gardens, paddock. About 1.8 ha (4.5 acres).
OXFORD: 01865 311522



WIMBLEDON, SW19

A spacious, handsome Edwardian house in a cul-de-sac off the Ridgway, near the Village and Common.

7 beds, 3/4 baths, 3 reception, kitchen, c/c, utility rm, cellar, s/w facing garden, garage, parking.

Freehold
Price Guide:
£975,000

WIMBLEDON:
0181-944 7172

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LONDON AND COUNTRY ESTATE AGENTS ESTABLISHED 1872



CHEYNE GARDENS, SW3 Freehold £2,750,000
Quietly situated, an exceptionally well-presented and modernised house with a west facing garden 12.8m x 6.1m (42ft x 20ft) and a garage available separately. 6 bedrooms, 4 bathrooms, 4 reception rooms, kitchen, nursery with kitchen, cloakroom, utility room, passenger lift to third floor.
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North London 0171-722 3336 Wimbledon & Surrey 0181-946 9447
South of the M4 01256 398004 North of the M4 01865 311522

ST JOHN'S WOOD, NW8

In a popular mansion block opposite Lords Cricket Grounds, close to the shopping and transport facilities of St John's Wood High Street, a spacious, newly decorated apartment on the first floor.

4 bedrooms, 2 bathrooms, 2 reception rooms, kitchen, lift porter.

Lease to 2122
£375,000

ST JOHN'S WOOD:
0171-722 5556



DORSET - Sopley, Near Christchurch Offers in excess of £600,000
A refurbished period house in partly walled grounds on the edge of the village. 5 bedrooms, 3 baths, 4 reception, kitchen, playroom, garage, swimming pool, garden, paddock. About 1.2 ha (3 acres). A further 2.2 ha (5.5 acres) approx of grazing land may be available separately.
LYMINGTON: 01590 677233

ROSENAU ROAD, Battersea, SW11

Close to Battersea Park and good local amenities, a period house with flexible accommodation.

5/6 bedrooms, 3 bathrooms, 3/4 reception rooms, kitchen, cellar, 10m (33ft) garden.

Freehold £335,000

ISA: Douglas & Gordon
0171-720 8077
BATTERSEA:
0171-228 0174

'If our eyes are the windows to our soul, our windows are other people's eyes into our squalor... and at present we are cleanerless'

My husband was once a cleaning lady. Little Fairies, the company he worked for in New York, supplied him with a white pinny and a shiny pair of Day-Glo dusters, before dispatching him to swanky addresses on the Upper East Side. His employers ranged from a bohemian Waynetta Slob, whose brownstone apartment was so mired in filth it took him a day to clean it, to a dream woman who kept her place spotless because she never appeared to live in it. Interestingly — in the light of our present predicament — he charged both clients the same rate.

For my part, I once worked as chambermaid in a posh hotel. The high point was cleaning the suite of a now-deceased major-league Hollywood heart-throb. We're talking James Mason, Gregory Peck, Douglas Fairbanks Jr. Sad to report, the glamorous heroes of major motion pictures have exactly the same habits as lesser men: huge deposits of hair in bath, basin, bidet; toilet training leaves a lot to be desired. Personal hygiene can be a great leveller.

Fairies aren't what they used to be

If our eyes are the windows to our soul, our windows are other people's eyes into our squalor — and our house is looking very squalid indeed. The spare room is covered with mountainous ranges of unironed washing; tidemarks are appearing on the bath; dust is gathering on every surface. Adelaide left us two weeks ago, and we are cleanerless. This we hope is a temporary disaster. A new Mintel survey reveals that paid help in the home has become the fastest growing area of consumer spending — the British middle classes spend an amazing £4 billion on keeping our households running smoothly, four times as much as ten years ago — and we have no intention of bucking the national trend.

What this growth in consumer spending means is that cleaners and nannies and gardeners have become increasingly picky about who they work for. Proving

that you are a presentable employer, if our experience is anything to go by, is a devilishly tricky business. The "help", or the "lady that does", has turned into a Sir John Gielgud butler: "Never mind my references, sir, what about yours?" — which explains why so many of the ads in *The Lady* sign off with the desperate legend, "Nanny recommends". (Incidentally, at the very apex of the industry, there may be only 90 butlers in the country, but the pay and the conditions seem pretty good — as much as £40,000, plus an executive-

style package, including free cars and private medical insurance.)

Some women have enough time on their hands to clean their houses in order to impress their employers. This has always struck me as profoundly pointless: a bit like washing your hair before visiting the hairdresser or going on a diet before a stomach tuck.

Adelaide took one look at our kitchen (unclean but not monstrously so) on her first visit, and pronounced, with some hauteur: "I can see that there is much to do in this house." On her third visit, she

wanted to bump up her rates from £6 to £7 an hour.

I said I'd get back to her, but she got back to me, and left a jingly little message on the answering machine: "Hello, Miss Ginny. I won't be working for you any more. I got another job. Much more money and much less work. Loved your children. Bye-bye."

The upsurge in demand for domestic service is directly related to the increased numbers of double-income families. There was a time when certain shrill voices, often in the liberal press, chastised women who worked in the office for employing women who worked in their homes. Why these barbs were only aimed at the wives, not the husbands, I was never able to work out. Same old story, I suppose. But we are all workers now and the old divisions and

snobberies no longer apply. Our boys' nanny employed her own cleaner and, when she gave up her full-time job with us, she cleaned the homes of other nannies. She buys flowers from a pair of women with cut-glass accents and velvet hairbands who deliver door-to-door. But then, all the flower sellers around us — come to think of it — could teach Professor Higgins a thing or two about elocution.

Next week, a husband-and-wife team are coming to sort us out. I can't wait for the return of order: the neat piles of crisply pressed laundry, the beds with their perfectly plumped pillows and rippleless duvets, the uplifting smell of polish and the sight of gleaming basins. In the meantime, our nanny is supervising us while we clean, giving us tips on how to take shortcuts and achieve the same pristine results. It is a revelation. But, however hard we may try, we fail to meet her rigorous requirements.

Unfortunately, my husband no longer cleans like a little fairy, and I never acquired the magic touch.

LIFE AND SOUL



GINNY DOUGARY

Someone to watch over me



Matthew, the youngest
Never mind the
gap — a much
older sibling
can be your
best friend,
says Ann
Treneman

Liz Simpson is 42. She is an author and magazine journalist who lives in Kent. Her favourite television show is *Inspector Morse* and she likes baroque music. Michael Alexander is 32 and a landscape gardener in south London. He likes *The Simpsons* and Britpop. Matthew is 23 and a hairdresser in Liverpool. He loves *Fraser* and Paul Weller.

On the face of it these three people have little in common but, before you agree, look at their faces again. They may have all arrived in different decades — 1954, 1964 and 1973 to be precise — but they were all born to the same mother and father. They are siblings and, despite the conventional wisdom about gap children, they do have something in common: each other.

The subject of birth and order and siblings has attracted an army of researchers. We know that first-borns are driven and competitive. Middle children are constantly seeking an identity while the youngest can be babied to the point where they believe adoration is a normal state of affairs. Only children are more likely to be self-confident, self-possessed and self-sufficient.

But what about gap children? "You won't find much on that because with an age gap of ten years there is none of the normal rivalry you find in siblings separated by two, three or four years. Their lives are not intertwined," says Dr Richard Woolfson, author of *Sibling Rivalry*. "So psychologically it is not seen as very interesting."

Mums and dads planning their families find it very interesting indeed though, and most decide to have their children fairly close together. "I want them to be friends," they say. "They need to have someone to play with." But there are also pleasures to having a gap sibling and perhaps it is because I have such a close relationship with my youngest sister, Mary, that I did not mind a considerable gap of eight years between my own children.

Gap siblings are not friends early on, however. I was 12 when my sister Mary was born, and her arrival barely registered. Similarly, when Michael Alexander arrived, his sister Liz was ten and intent on getting on with her own life as well as her two other brothers closer to her own age. By the time Matthew came along, she was 19 and ready to fly the nest. Frankly, his birth did not impact upon my life in any way. Matthew was born in May and I left



Liz Simpson and her brother Michael only got to know each other properly in adult life

information about age gaps, birth order information is totally irrelevant. The age gap is part of what you mean by birth order." The impact of birth order is at its maximum when there is a gap of three to four years. Anything closer and the siblings are practically equals. Anything farther and they are too removed to react strongly. With gap siblings, though, traits can get mixed up. Matthew may be the youngest, for instance, but in many ways he may be like an only child or a first-born.

Then there is the first-born who thinks they are an only child. "Technically with a gap of six years or more the first-born becomes very close to becoming an only child. They grew up and had much of their personality formed before they ever had a sibling," he says. The US President Bill Clinton is a good example: he was ten before his brother came along. Would history have been different if the gap was smaller?

Mr Sulloway is a gap sibling himself. "I have a brother who is nine years younger. I

consider myself a functional last-born. There was just no rivalry on my part with my younger brother. He was so much younger it was like having a toy in the house. It is not the same thing."

Without a shared childhood, gap children often go their own way for years, if not decades, before discovering each other. I did not get to know my sister Mary properly until I was at least 30 and she was 18. This was also true for the Alexander family. When Michael was 15, his older sister invited him to London for a visit. "This is when we began to reacquaint ourselves," says Michael. They are doing so again now that they both have (non-gap) families of their own. "In the past two or three years we've become a lot closer," he says.

Could it be that as adults we find it easier to get along with non-competitive siblings? I can usually predict what my other sisters are thinking but I can never assume anything

when it comes to Mary. She grew up at another time. My mother was different by then too. It is fun to just enjoy the gap and not constantly try to bridge it. Matthew understands what this means. "I look up to Liz because of what she has achieved, even though we don't have that bond from the early years."

It still comes as a surprise to Liz how much younger her brother is. She recently realised that his girlfriend's mother was her age. "I don't think of myself in terms of my age. I feel as much as a sister to Michael and Matthew as I do to my other brothers."

Liz sees much of herself in her youngest brother. "We are peas in a pod. Personality-wise he is incredibly like me and it is almost like watching a rerun of my own career. It is interesting that after 19 years you get two people who are so alike." Yet it is possible that, as a gap child, Matthew has many traits of a first-born. Perhaps it is not so strange after all that he and his first-born sister have so much in common — finally.

Millennium message works well

Ruth Gledhill enjoys a new act of worship for the year 2000



THE journalist from the *Daily Mail* looked faintly astonished. We had been to what we thought was a press conference to launch a service which marks the churches' countdown to the millennium, only to find ourselves at a real, live, act of worship. The only disappointment was that there was no sermon. Perhaps the Millennium Group of Churches Together in England, the ecumenical group responsible, thought that a sermon on top of hymns, prayers, the *Gloria*, Bible readings and the Lord's Prayer would be too much for a bunch of journalists on a Monday morning.

The priest was good, almost too good in fact. He turned out to be the Rev Tennial Evans, fresh from playing an 18th-century vicar in the National Theatre's recent production of John O'Keefe's *Wild Oats*. Mr Evans, a white-haired cherub figure, reassured me that he was a genuine as well as an acting priest, a non-stipendiary minister who trained in the Oxford diocese. He is one of an increasing number of non-stipendiary clergy who seek ordination in later life, going on quietly to act out their Christian mission in their work or their retirement.

"In these last days you have spoken to us by your Son; and we who have heard his voice, have heard you," went the responsorial prayer before the reading from Isaiah 65. "See, I am creating new heavens and a new Earth! The past will no more be remembered nor will it ever come to mind."

We were at Inter-Church House, the headquarters of Churches Together near Waterloo in southeast London, for the launch of a service for use on the Sunday after Easter this year, which is exactly 1,000 days before January 1, 2000. Hundreds of churches of all denominations have pledged to use it, and more

are expected to follow suit. It has arisen out of concern that the Government, through the Millennium Commission, is investing millions in marking the millennium through a range of projects, and that the primary reason for it — that it is the anniversary of the birth of Christ — is in danger of being lost.

Our epistle was from 1 John 1. "Here is the message we have heard from him and pass on to you: God is light, and in him there is no darkness at all. If we claim to be sharing in his life while we go on living in darkness, our words and our lives are a lie," we heard. "If we claim to be sinless, we are self-deceived and the truth is not in us." My secular journalist's soul wriggled uncomfortably and we moved on to the most effective part, the intercessions. With a beautiful *Talaz* chant, *Wait for the Lord*, as the response, and the surrounding silence in the chapel complete, Mr Evans led us in the prayer. "We live in a world shaped by words and images, where often the whisper of mercy is drowned by the noise of contempt," he said. "We pray for artists and writers, whose words and pictures linger in our minds, that they may show the truth that sets us free."

I read from the service sheet that the offering was next. "We dare not offer worship that has cost us nothing. With these gifts we bring to you all that we are and all that you have made us," said, I reached for a pound coin, but evidently it had been decided that, like a sermon, this would be too much for journalists and we skipped to the Lord's Prayer and a final hymn.

The strange thing was that, despite initial scepticism, it seemed to work. I came away thinking there might be something Christian about the millennium after all.

● 1000 Days to the Millennium — A Service of Preparation, £3 inc p5p, from Church House Bookshop, Great Smith Street, London SW1P 3BN (0171-340 0276).

AT YOUR SERVICE

★ A five-star guide ★
PRIEST: The Rev Tennial Evans

SERMON: None, although organisers afterwards answered our theological queries about their plans for the millennium.

ARCHITECTURE: Modern with shocking cross. ★★

MUSIC: A group led us in a traditional hymn and the evocative Nigerian chant *Come, Holy Spirit*, come. ★★

LITURGY: Celebrates the incarnation, the forgiveness of debts and penitence for the failings of the last 1,000 years. ★★

SPIRITUAL HIGH: Full of hope and promise. ★★

AFTER-SERVICE CARE: Sandwich feast. ★★



The Church Mission Group rehearse the new service

هكذا من راصد

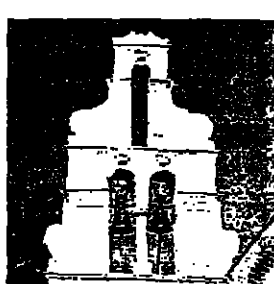
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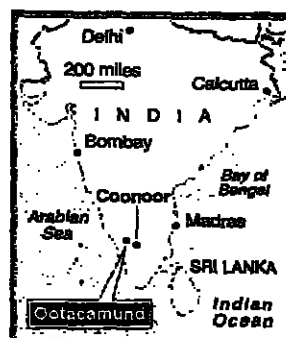
Hideaways
in Cyprus,
Corfu and
Rhodes
The Med • 16-17



Time to hunt around snooty Ooty



Transfixed for ever in the Indian sunshine, members of the Ootacamund Hunt pose for the camera. Set high in the Nilgiri Hills, Ootacamund offered Raj officers an escape from the summer heat of Madras



FACT FILE

- The author flew to Delhi with Air India on a return flight from Manchester booked through Trailfinders (0171-938 3366). Manchester-Delhi, £384 return. London-Delhi, £484 return.
- Ootacamund can be reached on the overnight Nilgiri Express from Madras to Mettupalayam (ten hours, £25 first class), with a Blue Mountain Railway connection to Ooty (four hours, £2). A taxi from Mettupalayam costs £15. A taxi from Mysore to Ooty would cost about £30. Contact Regal Voyages of Bangalore (00 91 80 334 4066).
- Regency Villa (00 91 423 43097), double rooms from £3 a night (meals extra).
- British passport holders need a visa for India, available from the High Commissioner for India (0171-636 3484).
- Further information from the Indian Government Tourist Office, 7 Cork Street, London W1X 1BP (0171-437 3677).
- Reading: The Travel Bookshop (0171-229 5260) recommends *South India* (Cadogan Books, £14.99, ISBN 1 860 11070 3), and *Water by Ashokamitran*, (Heinemann, £4.99, ISBN 0 435 95085 1).

Just after breakfast (porridge and poached eggs), Mr Smith drops a bombshell. "I am afraid," he says, smiling gravely, "there is no one darned socks in Ooty at the moment." He waggles his head apologetically from side to side, straightens the Meal Order Forms ("Adequate Notice Essential") and wraps himself in his thick woollen shawl. It is a moment of silent embarrassment. Ooty (Ootacamund) had seemed just the right old-fashioned imperial place for darning.

High in the Nilgiri Hills of Tamil Nadu, the Queen of British Hill Stations once offered an escape for officers and administrators sweltering through the summer heat of Madras. It had a unique appeal for the British, with its rolling downs and its gentle streams. Generations of visitors have made the 7,000ft climb through dazzling green paddy fields, tea estates and coconut plantations. They have settled back on trim verandas, sipped their gins and talked about snooty Ooty.

"A curious place is Ooty," noted Edward Lear on an 1874 sketching tour, half a century after the Brits had first arrived. "Houses stuck all about the hills and trees everywhere but so English as to be, I think, utterly undrawable." He drew it, all the same, after a fortifying breakfast of beef-steak and claret.

The Englishness is still there at Regency Villa, the hotel run by Mr Smith with his fastidious charm and his thick woollen shawl. His grandparents came over from England to set up a chain of department stores in Madras and, after a lifetime in the hotel business (he discreetly mentions meeting the Queen, Vivien Leigh and Clint Eastwood), he has ended up here.

He maintains the Regency, high on a hill beyond West Down Bungalow, Blackwood Cottage and the Graduate Tiffin Room, as a perfect period place. Once a hunting lodge for maharajas' guests, pots of geraniums and nasturtiums cluster round the doors, fuchsias droop across the windows and, inside, the walls are graced by mildewed maharajas' 1920s society beauties photographed by the Sunbeam Studio, and many pictures of the Ooty Hunt. They ride out of one frame and into another — Mr Small and Lieutenant-Colonel Dennistown with their canes and their shooting

If you look carefully, Ootacamund still has fading relics of our imperial rule, says Stephen McClarence

sticks and their snifters and their hounds, blinking in the bright dawn light for another year's photo.

As we arrive, Ramu, the houseboy, unlocks bedroom after bedroom, each larger than the last and packed with cane chairs, oil-lamps, one-bar radiators, hot water bottles in white linen covers, rusty mothballed wardrobes and overall shabby gentility. We settle for a vast bay-windowed room, with candlewick bedspreads, a tassled 1930s standard lamp and a view down the drive framed by grazing cows and the occasional passing cyclist. It could be Hertfordshire, 1932.

As the evening draws in, the 40-watt bulbs flicker and fade and we light candles and settle down to dinner (curried eggs) with the edges of the room in darkness. During coffee, there is an urgent tapping on the door and a wild-eyed man bursts in. "I am Gopal the cook, sir," he announces, his curly-stained apron tight around his middle and his head wrapped in a scarf. He hovers for a moment, flashes a manic smile and backs out. We occasionally see him following the cars up the hill to watch the sunset.

The Regency is a precious link with old Ooty. The town is changing. True, the dogs still bark on the tea terraces and the mountains still shimmer a misty blue and the moon is still a thin white smile in the sky. The pine and the eucalyptus still scent the air and the cowbells clang up the valley, but the town has degenerated into noisy bazaars and choking traffic fumes.

The elderly expats who stayed on after independence have gone. The genteel bridge parties are no more. Spencer's shop, famed for its Wensleydale cheese, is now a computer showroom. Even the town's name has been changed to Udhagamandalam, a mouthful which most ignore.

But they still have the flower show and the dog show, and the Ooty Club still survives up its long and intimidating drive. The walls are covered

with moth-eaten jackals' heads and lists of winners of the Ladies' Point-to-Point. Snooker was reputedly invented here a century ago and the club still clings to the standards of those golden days. "Casual dress is perfectly acceptable," allows a notice about the four-course luncheons. "But coat and tie is to be preferred."

The entrance is guarded by a doorman in a green baize uniform that looks recently recycled from one of the snooker tables. He is unyielding. No, sir, non-members are not allowed inside without a letter of introduction. No, sir, the secretary is away for a month. I'm sorry, sir, the president's telephone is out of order. Do many members use the club at weekends?

"Coming and going, sir. Toing and froing." We console ourselves with the Nilgiri Library, a grand bit of Victorian Gothic that would look at home in any British provincial town. The Reading Room has solid oak lecterns for perusing *The Times of India* and *The Hindu*. Members sit in low cotton-covered armchairs under stage heads and browse through old copies of the *National Geographic* magazine. The list of requested additions-to-stock includes "the latest books of Biggles".

Mr Yesudas, the attendant, unlocks an upstairs door and gives it a sharp kick to reveal a room lined with *Blackwoods Magazine* and *Punch* going back to 1827. Over the fireplace is a striking ensemble: a bison's head, Queen Victoria (large portrait), the Duke of Edinburgh (small photograph) and an antelope's head. Downstairs, Daphne, one of the assistants, complains about the weather. It has only just stopped raining after five months, she says. A little Britishness lives on, after all.

Just up the road, in the still recognisably colonial part of Ooty, is Higginbotham's bookshop, stacked with *Culpeper's Complete Herbal* and *The Savoy Operas* — and *First Steps in Tamil*, published for missionaries in 1922 and still regularly reprinted. It points

out that Tamils use the same word for "shrimp" and "hump-backed woman" and offers translations of such useful observations as "He talks thickly, as one who has a cold." The water in the rice pots boils with a gurgling sound" and, philosophically, "All men sleep in the night".

Its greatest glory, though, is a series of conversational exchanges.

First person: "Yonder I see an elephant standing. How did it come here?"

Second person: "It is not a true elephant. It is a monolithic sculpture."

First person: "My eyes deceived me. The deftness of the hands of the sculptors is something marvellous." For the remainder of the Raj try St Stephen's Church, looming with its pale yellow distemper above the town centre, a passable imitation of a 14th-century English parish church. It is full of monuments to soldiers who died of jungle fever, to Captain Preston who drowned while out with the Ooty Hounds, and to Bishop Dealtry, "a labourer and overseer in that portion of the Lord's vineyard planted in India". Golden angels cascade from a window and a sweeper sleeps on a rattan bench.

After a week of wandering round Ooty, we took the Blue Mountain Railway down to Coonoor, a smaller hill station. The railway is probably Ooty's biggest tourist draw these days, with its boxy blue and cream carriages edging their way up and down gradients of alarming steepness. We trundle through cuttings and tunnels, along sheer cliffs, with the treetops just dots below, past old British bungalows with saris drying on the lawns.

Eventually we reach Coonoor, where Mr Dord is waiting with his taxi. "Tourists go to Ooty, sir," he says. "But the sightseeing place is Coonoor." Sadly, dense fog has come down and there are no sights to be seen. Mr Dord is not discouraged. "Beautiful view of opposite hill," he announces, swerving round in his seat. "When no mist." We stop at Dolphin's Nose, a viewpoint where Indian tourists are photographing each other in front of the fog. "Magnificent waterfall," says Mr Dord. "See, sir." He pulls half a dozen postcards from his pocket. "These are the views. Beautiful views. When no mist."

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مكتبة من رايان

Mediterranean: Despite the popularity of Cyprus there are plenty of hideaways if you know where to look...

Aphrodite's palm-fringed benefits

In 1977 I took a 12-month teaching appointment in Cyprus, and stayed for four years. It was hard to leave an island with perfect weather and beaches, hospitable people and a low cost of living.

After the 1974 Turkish invasion, the Greek Cypriots were left with over half an island, but the countryside had a beauty and fecundity worthy of their goddess Aphrodite.

In those days, it took five hours to drive from Cape Greko in the east to Polis in the west; with the much improved roads today, you can do it in three. Along the way there are always new discoveries: precariously perched monasteries, Byzantine churches, Roman villas and Crusader castles, as well as Aphrodite's legacy — her sanctuary and baths and sublimely beautiful birthplace Petra tou Roumliou.

In spring and autumn I went hiking in the mountains and in the winter months fitted in some skiing. But most weekends, from April until October, my friends and I would point our motorbikes south-east and camp in a scrub forest that flanked a sandy bay.

Cyprus may be best known as the island of Aphrodite but equally important to us was Bacchus's legacy — a single taverna on an empty beach where you could eat grilled red mullet and Greek olives, and drink brandy souz.

In those days, Ayia Napa, where we camped, was a farming village with one hotel. Now it is the island's largest resort, with 7,060 beds for tourists. Things do change and unfortunately the concrete slick remorselessly keeps creeping along the littoral. There are, however, plenty of hideaways left if you know where to look. Cyprus still has some of Europe's best beaches and most dramatic landscape, as well as somnolent mountain villages and well-preserved ancient sites. I may not like all the changes of the past decade but there is still more than enough that I do love to draw me back again and again.



Orthodox priests shop in Paphos market. Paphos, said to be the birthplace of Aphrodite, is a favourite with tourists and therefore best avoided during school summer holidays when the beaches are crowded

BEACHES

East coast: The best are around Ayia Napa but you may have to fight for towel space in the summer. Makronissos has good beaches

fanning either side of the promontory and is slightly less busy than those closer to town. Smaller, usually quiet beaches, can be found at Ayia Thekla, west of Makronissos and Ayia Trias at Pernera.

There is fabulous rock diving and translucent water around Cape Greko (Agioi Anargyroi). Once you leave the east coast, the sand is coarser and is often dappled with pebbles.

South coast: Larnaca has become a scruffy, down-market resort popular with off-duty British soldiers from the Dhekelia base. The beach is mostly industrial sand and gets overcrowded in summer. The larger and equally busy resort of Limassol has mostly small, artificial hotel beaches that have been grappling with effluent dumped offshore by four local wineries. It is, however, a working town and has a nightlife to equal Ayia Napa's, as well as a couple of good museums.

The best beaches are west of the Roman remains at Kourion. In Kourion itself, the beach is long and empty, apart from a couple of tavernas. My favourites are further west at Aydimou and Pissouri. The former is quiet, has two good tavernas (Kyrenia has the edge) and a glorious setting with sandstone cliffs on either side, and vineyards and wheat fields behind.

West coast: Between Latsi and Ayios Georgios, the undeveloped northwest is a series of scented bays flanked by gorse, carob and olive trees and is accessible only to mountain bikes and 4x4 vehicles. The further north you head towards the Akamas peninsula (soon to be designated the island's only national park) the more Arcadian it gets: a wilderness beyond the dreams of those staying some 20 miles south in teeming Paphos.

There is one taverna just before Lara (where turtles hatch their eggs on the finest beach outside Ayia Napa); otherwise you should take food and drink with you. Coral Bay is the best sandy beach near Paphos (seven miles north) but it gets very crowded. In town, beaches tend to be like Limassol's: short, man-made and lassoed to hotels.

Northwest: To the east, Latsi has already been developed and will soon get its first 500-bed, five-star hotel, with two more to follow. Ttakas beach, a couple of miles before Aphrodite's Baths has one taverna and is usually quiet.

MOUNTAINS

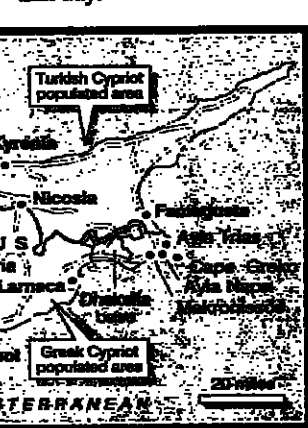
The deeper you get into the Troodos, the more sublime it gets. Pedhoulas, Prodromos and Platres are interesting old hill stations, but try to go beyond these to time-warp villages like Mylikouri, which is inhabited by ancient the young move to the resorts and towns for work) in a verdant gorge with a nearby Crusader bridge and some of the finest countryside in the Mediterranean. From here you can drive a dirt road down through the Cedar Valley (where you might catch sight of a mouflon) to the west coast. On the Nicosia side, the old village of Kakopetria, slowly being restored, is most interesting.

FOOD AND DRINK

Try grilled *halloumi* (goat's cheese), *lountza* (cured ham) and the humble but tasty *horiatiki* (village salad) for starters. Fish rarely disap-

points, and during your stay you should try *kleftiko* (lamb roasted in a clay oven), *stifado* (beef stew), *afelia* (diced pork in coriander and wine), kebabs in pitta and, of course, the *meze* (endless small, hot and cold dishes). My family of four spends between £14 and £25 for taverna meals, with drinks (fish and *meze* are more expensive). In tavernas, palatable bottled Cypriot wines cost about £4 and carafe hooch about £2.25. My favourites are the lightly sparkling Bellapais (best drunk ice-cold at lunch) and the more expensive red Domatini d'Ahera (about £6.50).

Try these eating places off the beaten track (booking not required). East: Vangelis on the outskirts of Paralimni. A fine exponent of the modern concrete school of architecture with Gestapo lighting but frequented by locals rather than tourists and occasionally serving sweetbreads, quail, rabbit or pigeon. For lunch (or simply sundowners when the fishing fleet is resplendent in the late sun) try the Domestrian taverna, where the Potamos Xylaphagou river finally reaches the sea.



About 14km west of Limassol is the 13th-century Kolossi Castle; five kilometres further west, the Greco-Roman ruins at Kourion; 14 kilometres east of Paphos, the sanctuary of Aphrodite (12th-century BC), beside Paphos harbour the House of Dionysos (Roman mosaics).

BEST HOTELS

This is a selection determined by setting and value for money rather than number of stars. Pissouri. Columbia Pissouri Beach Hotel (00 357 5 221201). Three stars (deserving four) and the only hotel on the beach. Idyllic setting with terraced cliffs at either end of the beach. The sea is overlooked by an attractive pool terrace flanked by family suites. Drive three kilometres through vineyards back to the main road and you are 15 minutes from Kourion and the temple and birthplace of Aphrodite and within 30 minutes of Limassol, Paphos and the Troodos foothills. Doubles cost from about £74, family suites from around £155 per night with breakfast. Pristine, cheap self-catering Pissouri

options: two-bedroom apartments (with washing machines, television, air conditioning) from £23 per day (Evagoras — ring 00 357 5 382981) or four bedrooms with pool from £60 per day (ring 00 357 5 222526; ask for Xenios). Both provide free pick-ups from Paphos airport.

Ayia Napa area. I would choose the family-friendly (buggy ramps, children's tea and so on) four-star Dome Hotel at Makronissos (00 357 3 721006), where rooms cost from about £32.50 per person, with breakfast (children sharing parents' rooms pay half). West coast: Yeronisos (00 357 6 621078) is a simple unpackage budget hotel in the hamlet of Ayios Georgios, which has a small fishing harbour serving as a breakwater to a sliver of beach nestling beneath honeycomb cliffs at the start of the dirt road north. The hotel is small, spotless and cheap at about

be a reasonable walker and the full-day trip from Paphos costs £30 with lunch. Or hire a four-wheel drive and take in the above areas. Lara before visiting Ayios Neofitos monastery, and inland villages such as Droussia.

Beach. Lara in the west, Aydimou in the south and Makronissos in the east.

PACKAGES

One week B&B at Columbia Pissouri, with flights and car hire, from £582 per person with Cyprus specialist Sunvil (0181-568 4499). A week's B&B at the Dome in Makronissos costs from £359 per person, including flights with Golden Sun (0171-485 9555).

MORE THAN A BEACH

Cyprus has a wide selection of off-beach options. Agrotourism: Revitalising old villages. A week's village-based self-catering at Droussia through Sunvil costs from £511 per person based on two sharing and including flights and car hire. Walking. A nine-day Troodos Villages walk with Explore (01252 319448) costs from £540 including flights, accommodation and breakfast.

Wine tours: Eleven days full board staying at village homes costs from £1,095 with flights, guided walks and tastings. Outdoor leisure: Cycling, archaeology, fishing, birdwatching, hiking and scuba diving holidays from Cyprus (0171-388 7515). One week's four-star half-board in Paphos, five days cycling, flights and transfers from £620 per person. Golf: Argo Holidays (0171-331 7070). One week's half-board in the Paphos hotel £309 including flights. Golf club fees £138 for five days.

FLIGHT ONLY

Cyprus Airways (0171-388 5411) flies from Heathrow, Gatwick, Manchester, Birmingham, and from May from Stansted, to Larnaca and Paphos. Return Apex flights from £240, plus £20 tax.

CAR HIRE

One week with Europcar (0345 222525), about £145, including insurance and taxes. You may get a better deal at the airport on arrival.

INFORMATION

Cyprus Tourist Office (0171-734 9822).

READING

Bitter Lemons, by Lawrence Durrell (Faber, £8.99, ISBN 0 571 06186 9). Journey into Cyprus, by Colin Thubron (Penguin, £6.99, ISBN 0 140 12406 3). Cyprus, by Marc Dubin (Rough Guides, £9.99, ISBN 1 858 28182 2).

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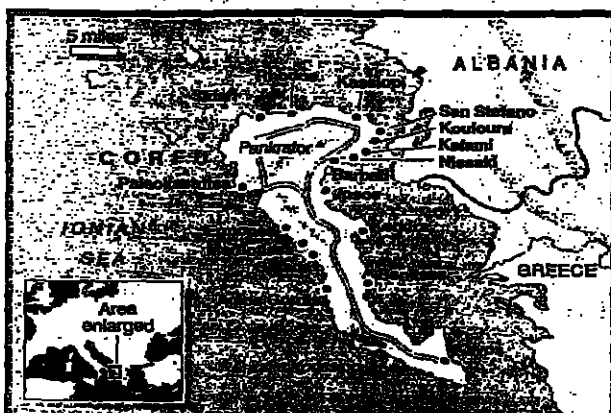
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... while Corfu is more inviting now the crowds have gone, but take care when choosing a resort in Rhodes



Oozing with charm and ouzo

When the British tourist industry moved into the Mediterranean, Corfu was an early beach-head. After 25 years in the brochures, it is now often passed over by travellers looking for novelty and new destinations. This year, operators have drastically cut capacity to avoid last-minute discount wars, while sending the message to Turkey instead, and Corfu is much quieter.

Most of the attractions that made Corfu irresistible to the pioneers still hold good. It is still the greenest of the islands, shrouded in olive groves and fir trees, with tiny fishing villages in sheltered coves on the east coast and sandy beaches on the west.

The reason Corfu can keep its appeal is that the island is more than one destination. Each area attracts a different type of visitor, and through small, private developments each town — and each beach — has a distinctive character.

In the northeast, exclusive resorts huddle around coastal villages where the accommodation is in luxury villas and a boat is more useful than a car for getting to the shops or to deserted beaches. Down south is rave country, where daughters have more fun than their parents realise, and on the western shores soft sand heats alarmingly in the sun: ideal for sunbathing. Inland, unspoilt villages still shelter among the mountains, home to widows dressed in black, the occasional donkey and shady groves of olives.

There is something for everyone in Corfu, but it is important when booking accommodation, to choose the right area. It might look small on the map but from the perspective of one of the seemingly endless hairpin bends it is suddenly clear that even with a rented car Corfu is a big island, and few visitors will get around all of it. Where you stay makes all the difference.

Clubbers head for Kavos at the southern tip of the island, where more than 80 bars keep some visitors up so late they fly home paler than they arrived. In years gone by, prone bodies snoring their way to their next hangover used to make it tricky driving through Kavos, even at midday, but reduced tourism has polished yobbishness off the youth culture.

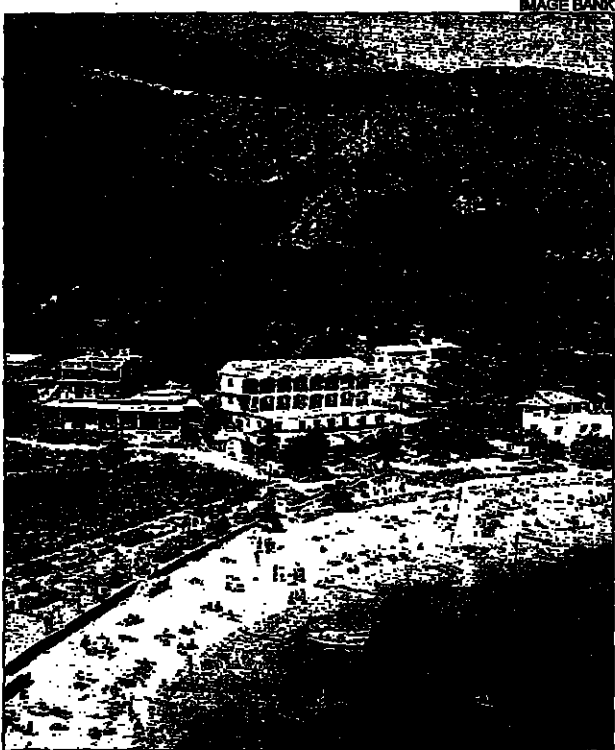
Although some visitors never make it to the beaches, they aren't bad and anyone who can walk will find peaceful stretches of sand and the odd ruined monastery to the west. Either side of the airport, the east coast is intensively developed. Benitses, once home to the traditional British package, is now largely taken over by eastern Europeans. To the north is Dassia, slightly more civilised, and the next bay up is Ipsos, another nightbird centre, edging a long narrow stretch of pebble beach. Having fun here is less of a panic than down south in Kavos.

Corfu's sandy beaches are all on the west coast, a spectacular range of wooded mountains dropping sharply to the sea. One of the best is Agios Gordis, where the wide band of sand hosts plenty of watersports. It is a sympathetic development, with small,

privately-run hotels and rooming houses scattered up the steep road, and usually, for some reason, painted pink. Further north, Gifada is a Corfiot favourite with plenty of beach but overlooked by a set of fashionable bars that are just big enough to miss the personal touch.

A short distance up this coast is my favourite sandy beach: on the island, Meritsissa, great for those who want to get away from it all. Isolated by a precipitous access track, this beach is broken up by vertical shafts of rock that keep the monastery at one end and the nudists at the other. There are no facilities here but you can camp nearby. Just north again is Ermones, the only beach I've come across with a lift down to the water: the coast is so steep it needs it.

The next resort north is Paleokastritsa, so beautiful it has become a postcard classic. Sheltering cliffs surround two startling-blue inlets, beaches framed by sheer tree-clad slopes. Too beautiful for the British, most of the guest rooms are now filled by sun-seekers from richer parts of Europe: a consolation is that now there is more development than the beaches can



Paleokastritsa beach has become a postcard classic

handle: add daytrippers and Paleokastritsa's small strips of sand disappear under bodies.

Corfu's main family resorts tend to be on the northern coast, where broad expanses of sand shelve gently into sun-warmed seas, and families concentrate in resorts such as Sidhari, Rhodes, Acharavi and round as far as Kassopi. The one drawback can come from the northwest: the prevailing Maestros wind that blows across the island for most of the summer. To keep sand out of your sandwiches pick a beach that is sheltered.

The smart part of the island for all generations is the northeast tip, between Kassopi and Barbati. The coast here has pebbly sheltered coves and picturesque fishing villages backed by steep slopes thick with olive trees. Protected from the Maestros by Corfu's highest mountain, Pankrator, they look out (rather nervously) towards Albania, just a couple of miles



Corfu town is an atmospheric blend of narrow alleys and yellow stonework sandwiched between two massive forts

copies of *The Times*: the atmosphere is magical.

Accommodation in this part of the island is strictly villa, many private, others rentable. This part of the island is very much smart UK territory. There's a small pebble beach to one side of the harbour, but it's best to rent a boat — or walk — to nearby Kerasia beach with a small taverna, or one of the many deserted coves along this part of the coast.

With the many attractions on the water's edge, most visitors never find time to explore inland. In years gone by, Corfiots lived in the mountains, reasoning that pirates would never bother to climb too far for a casual pillage.

Now the Med's a more lawful place (except, if you believe the gossip, for occasional furtive visitors from Albania), the inland villages are quiet retreats of pastel houses and whitewashed churches amid olive groves and cypress trees. The crops are oranges, lemons and figs, and nightlife is lacemaking. In these atmospheric crumbling hamlets the way of life is largely unchanged from times gone by.

Corfu town is more sophisticated, and well worth a few days of anyone's time. Various empires have ruled the island in its chequered history — even Russia had it for a couple of days — and the elegant blend of Venetian, French and Greek architecture gives the capital an eclectic charm. The atmospheric city centre of narrow alleys and sun-drenched yellow stonework is sandwiched between two massive forts built to protect the inhabitants from pirates but now elderly ladies sit making lace in the back of shops dripping with tablecloths, and boutiques stock imaginative silver and gold jewellery. Woollens, leathers and the inevitable T-shirts are also on offer, but for a memory that might fade sooner many visitors are happy to sip at an ouzo in the arcades of the Liston buildings.

High season in Corfu is late July and August, which can be very hot. The best time to visit is May and June for flowers or, for a warmer sea, September. In winter the island hibernates: restaurants close and the locals concentrate on the olive harvest.

JACK BARKER

● The author was a guest of Meon Villas.

The Rhodes to heaven

In ancient times, Rhodes's proximity to Asia Minor and Egypt, meant it was swarming with sailors. Centuries later the sailors are replaced by hordes of tourists on this, the largest of the Dodecanese Islands.

An alluring mixture of sun, sea, and beautiful landscapes threatens a new epithet, "the Majorca of the Aegean". But Majorca does not have the Acropolis of Lindos or the Colossus of Rhodes.

So where should you stay? Hotels in Rhodes New Town are ideal for body bronzers, muscle flexers and aspiring Greek dancers. For those who think applying suntan lotion is dangerously strenuous, one of the resorts further south is probably a better choice. Sun and fun seekers head for Faliraki, the St Tropez of the island, where lo-

tion may need to be applied all over — the only nudist beach is here — and the main hotels are firmly in the hands of the major tour operators.

Lindos, a car-free preservation area, drapes itself around a natural harbour. Snow white houses and holiday flats are available in the landmark village itself, but there are some attractive hotels nearby. Narrow winding lanes with pebble mosaic pavements lead up to the Athena Lindia temple and spectacular views (sturdy footwear or a donkey taxi is a must). The ancient churches, courtyards, and women selling lace en route to the citadel, lend great charm.

Rhodes City is less beautiful, but it too boasts a history stretching back to the crusades. A home to legions of stray cats, it is split between the old and new town, where the Occident and Orient meet. Within the impressive walls of the Old Town are some interesting museums and the magnificent Palace of the Grand Masters, with medieval turrets and towers.

The New Town is better known for its beaches, bars, and discos. The Mandraki Harbour, styled by the Italians, whose occupation lasted from 1912 to 1943, is packed

with cruise boats set for Lindos. Two thick columns, topped with a stag and a dog, stand on either side of the harbour entrance, where the Colossus of Rhodes once stood, according to one theory. A more recent one argues that this Wonder of the Ancient World, which took 12 years to build and was destroyed in an earthquake, stood near the Palace of the Grand Masters. And should your bathroom at home be short of sponges, head for the harbour. Stall after stall sells them.

We stayed in the north of the island, at the town of Ialysos. Famous for the Meltemi breeze, which is like a natural air conditioner in the summer months, it was the best place to be in the soaring temperatures. Rhodes beats Corfu and Cyprus for sunshine, and even

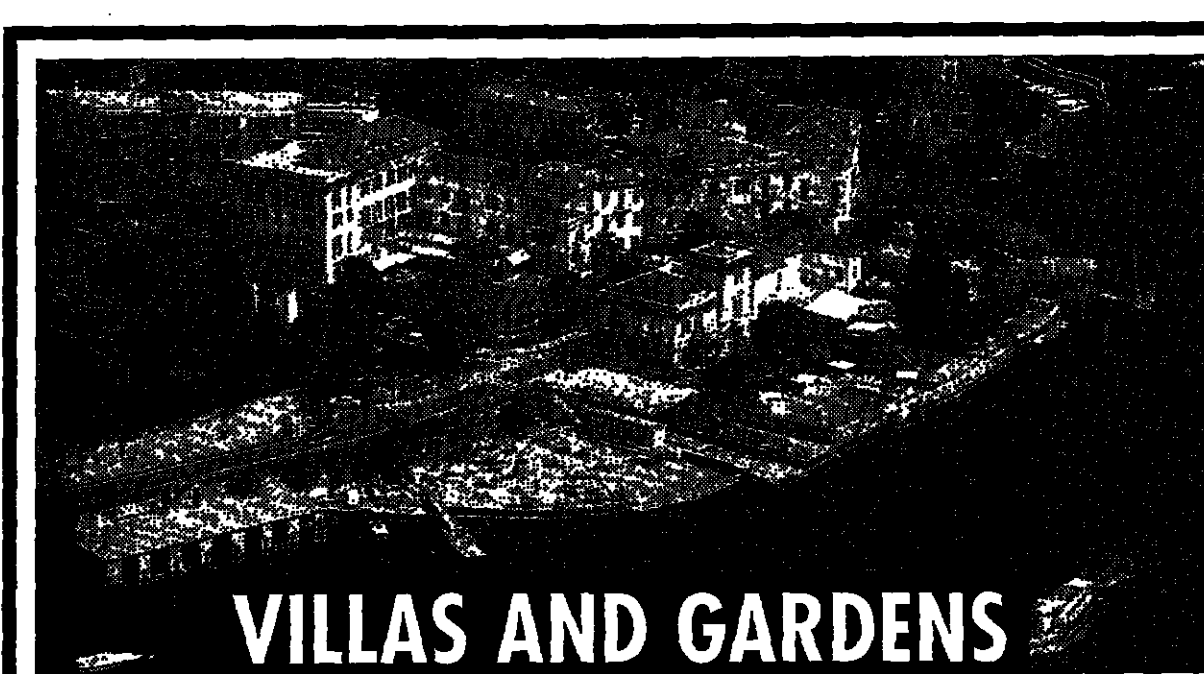
in October temperatures can reach 86°F. Almost a mile down a rough track the Terinikos Apartments are basic and charming. The medium-sized pool, like the gardens, is immaculately kept and essential for an instant cool-down, although the pebbly beach is only 600 metres away.

The local bars and tavernas in Ialysos serve much the same food as anything we ate elsewhere on the island. We opened almost every meal with *mezedes*, feasting on *taramosalata*, *mellisanosalata* (aubergine salad), and *satsiki*, always served with hot pitta bread.

We took buses and taxis; both were relatively cheap. On our way to Lindos, on board a sweltering bus without air-conditioning, the sight of a motorbike overtaking made me wonder that we had made the wrong choice. But however you get there, gazing at the azure sea from high on the coast is the place to be.

MORAG PRESTON

● The author was a guest of Monarch Airlines (01582 400000) and Cosmair (0181-464 3444). Seven nights for two adults at the Terinikos Apartments, from May 1 to 7, flying from Gatwick, costs £294 per person.



VILLAS AND GARDENS OF THE ITALIAN LAKES

Italy conjures up many varied images, but surely few could be stronger than that of the Lakes of Lombardy and Piedmont. The early mist rising off the water, creating a fragile beauty of flower-filled gardens reflected in the lakes. Villages and towns of brightly painted yellow and pink houses rise from the shoreline up narrow, steep lanes to be lost in the hills and mountains that create such a dramatic backdrop.

Our week long stay in the charming lakeside village of Moltrasio will be at the delightful four star Grand Hotel Imperial. Situated on the shores of Lake Como, this elegant ninety room hotel offers a high standard of air

conditioned accommodation and spacious, elegant public areas. The gardens are lovely and unusually spacious for this lakeside region, affording the choice of relaxing on a terrace by the gardens or by the heated swimming pool which is next to the lake shore.

The bedrooms are most comfortable, beautifully appointed and have either lake or land view. In addition to the hotel's main dining room there is also an à la carte restaurant and a credit is available if you choose to dine there. Other facilities include a tennis court, squash and a gymnasium. The temptation when planning a visit to such a beautiful, culturally and botanically

rich area as the Italian Lakes is to include as many villas, gardens and scenic wonders as is possible in the course of a week. However, experience has shown that the ideal itinerary allows for a balance of activity interspersed with free time. After all it is senseless to travel to such a wonderfully tranquil place and then spend the next seven days chasing a crammed schedule and thereby missing the very spirit of the lakes. With this in mind, our itinerary has been planned to allow some free time to enjoy the excellent facilities of the hotel, stroll around Moltrasio or take a launch from the hotel's jetty to nearby villages or Como.

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مکتبہ از راجہ

Canada: Patient instructors and massive malls make the Rockies ideal for a ski-snow-shop holiday



At Lake Louise you can skate on the lake, take sleigh and husky rides and cross-country ski around the edge of a tear-shaped glacier. The skiing area is the largest in Canada and set against a backdrop of breathtaking views

The Rocky road to being a better skier

The last time I went skiing was in the French Alps. I was 16 and with a party of school friends. I was very interested in boys and getting drunk and I could not have cared less about physical activity. Not surprisingly, I was a hopeless skier. All-nighters in the disco did not make for success as a first timer and my hands shook too much to buckle my boot straps, let alone hold on to a pair of poles. I slid along on my bottom

behind the rest of the class, being shouted at by the instructor and enduring pitying looks from my classmates who, by the time I got the hang of the snow plough, were mastering parallel turns. On the third day, I decided to skip lessons (which were, after all, at the grotesque hour of 9am) and would venture outside in the late afternoon, for a bit of tobogganing.

So what was I doing, 11 years later, standing on a peak of the Canadian Rockies,

knowing there were only two ways down: skiing or the blood wagon? The latter seemed the more appealing but my instructor would not hear of it. There was no way down but to depend on two flimsy pieces of wood and my poor co-ordination.

My character had not changed. I was still more interested in boys and alcohol than anything else, bar possibly shopping and gossiping with my girlfriends. But the fact I was there was not quite

the miracle it seemed. Someone had invented the perfect holiday for me — a ski, spa and shop week, in which the horrors of the piste (known in Canadian as a trail) could be more than compensated for by the delights of evenings in the Jacuzzi and hours at the mall.

I still had severe doubts about skiing but was won over by the lure of Canada, where I knew the instructors would be friendly and patient (if not I would sue them). The same could be said of America, but I was won over by the weak Canadian dollar and the fact that the Canadian Rockies were older and far more stunning than their younger, more ragged companions south of the border.

Our first stop in a week's tour of Alberta was at Banff, two hours' drive from Calgary airport. I had anticipated the usual resort tack and was astonished at the sight of our hotel: the Banff Springs, a gigantic Gothic castle, looming from pine trees against a background of snow-drenched mountains.

The Banff Springs was the largest hotel in the world when it opened in 1887 and it exudes a turn-of-the-century glamour that is rarely found in north America. Once inside, there is little need to venture the mile down the road to the town: the hotel has several restaurants where you can eat anything from fondue to excellent sushi.

Most attractive, however, is the hotel's brand-new spa complex, where you can swim in a stunning 32-metre indoor pool, which was totally deserted on my three visits, or in the outdoor pool heated to 40C and set in the shadow of Rundle mountain. There are indoor and outdoor Jacuzzis, a steam room and sauna, a hot tub, and a host of specialist beauty and massage treatments. I did not fully

appreciate these luxuries however, until after my first day on the ski slopes at Sunshine Village, a 20-minute shuttle ride away. Here, I strapped on my boots with steady hands and went up the mountain in a cable car. It was late March, but the snow was plentiful and powdery. I met my instructor, Colin, and within minutes we were sidestepping up the nursery slopes. I could dimly remember this bit. I could not, however, remember how to get down the hill and remain upright.

It took all morning for Colin to drum the rudiments of a snowplough into my head. Just before lunch we went up on a chairlift and came down the mountain with Colin leading me by the tips of my skis, a somewhat humiliating experience as toddlers rocketed by.

Returning to the hotel, doubtful that I would make the 1998 British ski team, I headed for the spa and the practised couch of Don, the masseur. After a body scrub and aromatherapy wrap which left me as clean as snow, he pulped and pounded my legs to the tinkle-tinkle of New Age music. An hour more of hot rubbing and chatting with my friends in the steam room meant I had a pain-free night and no aches in the morning.

At our next destination, Château Lake Louise, a 40-minute drive away, there was no spa. Instead we had to put up with the rigours of an in-room Jacuzzi, preferable to the slightly scruffy pool and steam room, due for refurbishment soon. This, however, was more than made up for by the hotel's fantastic setting on the shores of the icy lake, at the foot of a beautiful tear-shaped glacier. While the Banff Springs, its sister hotel, is Scottish baronial, the château looks just like a vast French mansion, with



elegant fittings, enormous picture windows and several excellent restaurants.

From the hotel you can skate on the lake, take sleigh and husky rides and cross-country ski. I had time for none of this. Instead we took the ten-minute bus drive to the Lake Louise ski area, the largest in Canada, for more lessons.

On days two and three, I slowly improved, under the tuition of Colin and Anthony, both of whom showed the patience of Job. "You're doing really well," lied Anthony on day three, as I lay splayed on a green run. "Some people take lessons for a whole week and never even make it up the chair." How often did this happen, I inquire. "Well, once, and the couple in question were in their 70s." The advanced skiers in our group were enjoying a variety of runs in perfect sunny weather, with breathtaking views.

We did not want to leave Lake Louise, but then we did not want to leave our next stop, Jasper, either, which we reached via one of the most spectacular drives in the world past the ice-fall lakes, suspended waterfalls and smooth glaciers of the Columbia Icefields Parkway.

Here, we skied at Marmot Basin, which in late March still had perfect powder snow but was virtually deserted. I did not believe I could find a more angelic tutor than the two Colins and Anthony, but Trish was kindness personified and by the end of a day here I was skiing whole green runs without falling over.

We stayed at the Jasper Park Lodge, a five-star country-and-western style spread of cottages on the shores of a cobalt-blue lake. We had to push past elk grazing on our doorstep to make our way to the main

indoor amusement park with a 13-storey Drop of Doom and a quite terrifying rollercoaster, which we had planned to ride until we saw it. "Well, we've just had lunch, we don't have much time for shopping. I feel a bit bruised from skiing," we all muttered as we watched it loop and plunge.

My talent for skiing may have been minimal, but my talent for shopping was undiminished. In less than an hour I bought so many things that I could not even begin to pack them. And this was before I hit the wonderful (and inexpensive) designer shops in downtown Edmonton.

The good skiers in our group had been in heaven but for a bad skier, this was the perfect holiday. If I had simply decided to call it a day, there was plenty to do off the slopes. Yet thanks to the patience of my instructors, I was not put off at all. If I had performed this badly in the Alps my confidence would have been shattered for life, but Colin, Colin, Anthony and Trish be warned, you could well see me back in Canada again.

JULIA LLEWELLYN SMITH

• The author was a guest of Canadian Pacific Hotels and Canadian Airlines.

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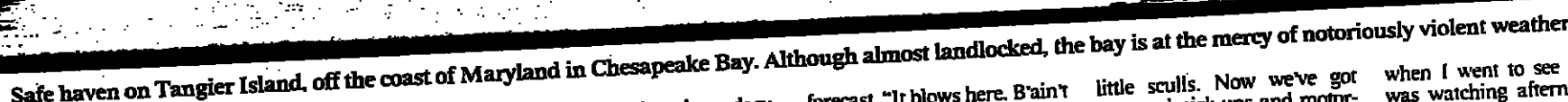
There had been gusts of 90 miles an hour at the weekend, according to the locals, and the Maryland coast was strewn with poles and trees. But on Monday morning the little harbour at Crisfield was placid and Chesapeake Bay lay mud-dily below a muddy sky. The boat for Tangier Island was loading. Half the people on Tangier are my namesakes and the skipper was Stephen Thomas. "We'll get you over," he promised. "But there's no saying when you'll get back." He sniffed at the stiff breeze. "It's coming up again."

again." It was the first time I had heard a Tangier Island voice. An American but with accents of the Unimists. They say it was brought from England by the first settlers in that fragment of the New World. In the Baptist church on Tangier you could hear an evocation like that. So we began to pry to find out Lloyd Jeyzus Smith. On Smith Island, named for Captain John Smith of the Pocahontas story, they also have a strong strain of West Country in their speech. But each island claims to sound different from the other and both insist on the Cornishness of their speech — the preponderance of Welsh names, the Thomas tribe on Tangier, the Evans family on Smith.

The crew claimed to be unhappy with the boat, the *Captain Eulice*. She was older and slower than the usual ferry, which was laid up for repairs, and she normally did the less frequent run to the Virginia shore. But although Tangler is officially part of Virginia, her lifeline is to Crisfield in Maryland. Just to confuse matters further, the boundary between the states cuts Smith Island in two.

Like all island ferries, the *Captain Eulice* was piled with the goods of everyday life: building materials, food, crates of Pepsi, a huge television set, a new sofa with a plastic cover. I looked in vain for the beer or whisky or wine which would have formed part of such a cargo to most islands. "No drink on Tangler," said Stephen Thomas emphatically. "It's a dry island." He eyed the skyline again. "And I reckon you'll be out there a few days."

Chesapeake Bay, although almost landlocked, has some notably nasty weather. The wind can swing in minutes, throwing up the sea against itself, and confusing the gulls. "I hate the sea," said Yvonne Smith, an islander, as we cast



off and headed for a large expanse of it. For 18 years she has made the journey weekly to and from the mainland where she works as a part-time waitress. "I earn my living over there," she said, gesturing at the receding background. "But my home is on Tangier Island. There's nothing for it but to make the crossing."

She sat with two other island women, Rösaly Park and Susan Eskridge, old Tangier surnames. They tried out a face lotion which Susan had bought in Salisbury, Maryland, the nearest shopping centre. Their lives, they said, revolved around the island's two churches. They discussed the Men's Prayer Breakfast and a Ladies' Cover plate Dinner where each

housewife took a secret covered dish. "The fun is when several ladies bring the same thing," said Yvonne. All three were adamantly opposed to any liquor being available on the island. "We've got 700 people," said Rosalyn, shaking her head vigorously. "And 690 would be against it. It would ruin our lives."

Susan said: "You'll find two books in every house on Tangier. One is the Bible and one is the mail-order catalogue. We would not be without either of them."

By now, an hour and a quarter and 14 miles after leaving Crisfield, we were coming to the island. It measures three miles by one and a half; so low that the white houses, the pointed church and the town water tower with its tall spire, called "Tangier" written across it, seemed to be clustered on the grey beach, as if they were clustered by skeletal wooden pilers each with its small shack — the workplaces of the soft-shell crab fishermen who keep the place prosperous. There is a traditional cry as any vessel comes to the island: "Where comes the answer is well known." "Where you been?" It was called and answered. "We were there."

Mailbags were unloaded: so was the sofa and the Pepsi. Ashore were two pick-up trucks and half a dozen electric golf buggies, the main island transport. I stepped on to the busy jetty. It began to rain. For 40 years I have been exploring and writing about islands; now I started to realise I had arrived in an unusual, perhaps mysterious place.

Tangier people are not sure how their island came by its name. There are stories that Captain Smith called it after the Tangier in Africa where he had once escaped from captivity.

ity, although there is no documented mention of the American name for more than a century after his arrival in a storm and with a broken mast. I suggested it might have come by its name after a ship called *Tangier* was wrecked there, which is the pattern with many small islands, but the locals doubted it.

The sea keeps chipping at the place. During the war of 1812 it was commodious enough to accommodate 12,000 British troops preparing to attack Baltimore. A redoubtable cleric, the Reverend Joshua Thomas, was asked to preach to them before they embarked. He responded by telling them God had informed him that the British would be roundly defeated. They were, too.

There was, too. "It is a tale that the first settlers got the islands from the Indians for a couple of oysters," said Wallace Pruitt, as we drove in his golf buggy towards his house. His accent could have come from anywhere west of Exeter, but with a dash of Yankee. "My folks came over early, like most of the families here, the Pruitts, the Thomases, the Parks, the Dises." We were bumping along the lanes between white wooden houses. "See, most of them are still here," he pointed. We were passing backyards where lines of gravestones stood among satellite dishes, washing lines and children's painted bikes. Several gardens had accumulations of long, white turnstones, chipped out with family names; one yard, no bigger than half a tennis court, had 100 more or less upright stones. "They go back right to the beginning of the 1800's," said Wallace. "But now we take our dead to the mainland."

It was a wet, bitter day
"Storms are coming back," he

forecast. "It blows here. B'ain't nothing to stop it." He spends two weeks on the island with his wife Shirley and then two weeks as a tugboat captain in Philadelphia. There's some Tangier men work away, them that's not on the water, as we call the crab fishing. But everybody comes back. Not many leave. The children can be at school here right through the grades till they're 18, and that means they stay. On Smith island they go across by boat to Maryland to school and the population there is down to 350 — half ours."

We bumped across the middle of Tangier over the wooden bridges across the waterways called cuts. "In the old days," said Wallace, "everything had to be carried to different parts of the island down the guts on

little skulls. Now we've got cars and pick-ups and motorbikes and these golf buggies. We've got no golf course, though." We passed a warning sign: "Speed limit 15. Speed checked by radar."

At half-past midnight a dark wind began to stir and an hour later the promised gale was snorting across the cowering island. Rain rattled against the wooden house, even the water in the toilet pan swayed. It was a good time to be in bed. When the storm eased the following afternoon it was only to change direction. It was four days before I could

A hefty tree was leaning ominously over the roof of Gwendolyn Dise's house

when I went to see her. She was watching afternoon television in a warm room, patiently a widespread winter occupation on the island. "Three years ago," she said, "this house was moved on rollers to where it is now. I can't see us moving it again just because of trees falling down."

She was born 73 years ago near Stroud in Gloucestershire, and arrived in Tangier as a GI bride just after the war. "I was very homesick when I first came here," she recalled. "For months I didn't get any letters. But then, they got going. It turned out that they were going to the Tangier in Africa."

She worked as secretary of the school and her daughter, Maureen helps to run the medical centre. A doctor fills in twice a week and there is

visiting dentist. Gwendolyn broke her hip last year and was taken off by helicopter. They went to Gloucestershire on holiday and once they had managed to find the way out of Garwick ("it took hours — we didn't know what to do at roundabouts") they had a good time. "I loved everything about England," sighed Maureen. "The country, the people, the food."

the food." In the summer Tangier Island must be a lovely place. Chesapeake Bay is a different sea then, there are beaches and anchorages, a perfect place for exploring and enjoying. But on those gale-bound winter's nights I wished it had a pub. There are two seasonal restaurants. One of them ventured to ask permission to serve a glass of wine with its tasty crab cakes and was turned down flat.

A one-time minister confidently forecast that if any place was permitted to sell liquor it would be burnt down. The islanders, especially the women, are in no doubt that drink is evil. "We can still enjoy ourselves," one lady told me reprovingly. "After church in summer, everybody gathers in Spanky's and they have a high old time. Spanky's is the ice-cream parlour.

In winter the only place to eat is a Formica-tabled room, little more than a shed, where the young people gather to talk and drink grim orange pop, icy and fizzy. The menu is varied. "There's hamburger and fries, chicken and fries," said the waitress.

Crime on the island mostly consists of restless teenagers playing hide and seek with the police car as they exceed the 15mph speed limit on dark nights. But there have been more serious matters. Tangie has an unsolved murder.

More than 50 years ago the local policeman was shot dead, a revenge killing, so the story is, because he had strongly admonished some men who were laughing they sat on the porch in front of the closed store one Saturday night. It is a tight community and the same families still live on Tangier. Somebody knows. Nobody has told.

Sometimes, too, the pressure of what the devout islanders think of as the truly good life proves too much for some individuals. Not long ago the minister of the church climbed out of the pulpit and left his sermons, his home and his wife of 23 years, and went off the island never to return.

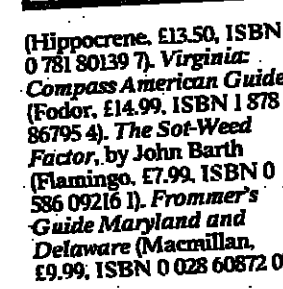
■ Apex flights from London Heathrow to Baltimore with British Airways (0345 222111) cost from £303 return.

■ Car hire: Hertz (pre-paid in Britain, booking number 0990 996699) offers unlimited mileage for £150 per week, including tax.

■ **Ferry:** the crossing from Crisfield, Maryland, to Tangier Island costs \$10 (about £4) for a single passage.

■ Where to stay: Bay View Inn, Tangier Island (001 804 891 2396). A double room costs from \$55 (about £20) per night.

■ **Reading:** *Tangier Island: America's South* by Tom Weil



visiting Agra (the Taj Mahal), Fatehpur Sikri, Karauli, Jaipur, Bundi, Chittorgarh, Udaipur, Ranakpur, Luni, Jodhpur, Mandawa and Delhi.

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Britain: In search of a relaxing short break, one *Times* writer headed for Derbyshire, the other to Kent

Something for the weekend?

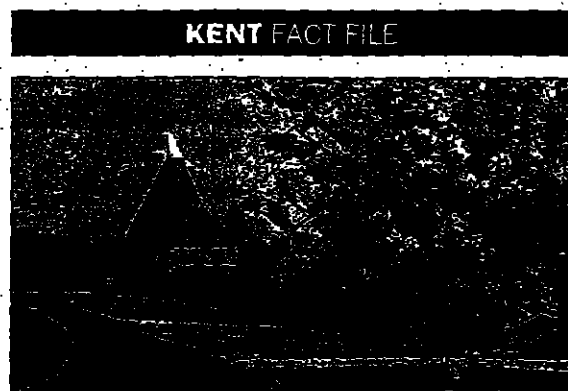
The children are heading off to friends for the weekend, you have 48 hours to yourself for once and you live in the heart of a traffic-choked city. Where can you go for a couple of days that provides a variety of diversions and does not involve long hours on congested motorways?

For Londoners, the Cotswolds, the Chilterns and the Suffolk coast are all within two hours' drive and all exert a powerful draw. But how many think of Kent? The county is too easily dismissed either as commuter belt — smart and unfriendly — or as that dull patch of country that has to be crossed to reach the Continent.

This is a mistake. Rural Kent is often beautiful, frequently surprising and easier to reach than the West Country. Leaving London at 7.30pm on a Friday, we were sitting down to dinner in Cranbrook by 8.45pm.

No doubt it would have been quicker by helicopter — but not much. And indeed the Kennel Holt Hotel's five acres of gardens include a help of neatly-manicured grass beyond the topiary yew hedges that front the 16th-century house. Most guests, however, arrive by more conventional means — to be greeted warmly but warmly by Clavis, the giant schnauzer.

The hotel has ten bedrooms (ours was huge), serious antiques and a kitchen where real cooking is done. The owners, Neil and Sally Chalmers, have dispensed with health and fitness suites and other accoutrements of modern hotel life and concentrated on old-fashioned service. In



Oast houses are a feature of the Kent landscape

■ Kennel Holt Hotel, Goudhurst Road, Cranbrook, Kent (01580 712032). Bed and breakfast £125 double, £85 single. Lunch and dinner £20 (three courses), £25 (four courses) without wine. Awarded two rosettes by the AA last year, the only hotel so honoured in Kent.

■ Ordnance Survey Cycle Tours (01703 792000) has 24 one-day routes in Kent, Surrey and Sussex. £9.99. Other guides available for Avon, Somerset and Wiltshire, Gloucestershire and Hereford and Worcester and Dorset.

■ Lamberhurst Vineyards, Lamberhurst, Kent (01892 890844). Free admission and wine tasting. Tour of the winery and cellars £3.95. Open every day 10am-5.30pm (except Christmas and New Year).

their previous lives they travelled extensively — he was a director of Saatchi and Saatchi — and learnt how hard it was to find good food and comfort.

Kent boasts a greater concentration of houses and gardens open to the public than any other part of England, from the glories of Sissinghurst Castle, home of Harold Nicolson and Vita Sackville-West — go late to avoid the coach parties — to the roses of Pashley Manor.

In all there are 28 houses and 37 gardens open to visitors

with a few square miles, enough to keep visitors returning for years. One of the strangest is Chiddingstone Castle, near Edenbridge, a dull, ugly building which contains an extraordinary, idiosyncratic collection of artefacts built up by the eccentric bank clerk Denis Bower over a lifetime of meticulous buying on limited funds.

The area is also criss-crossed by footpaths which yield constant surprises. We followed one route which took us through an orchard into a

wood, across grazing land, past herds of bullocks and sheep and through fields of wheat and barley — the crops parting like the Red Sea to reveal the footpath.

We cycled, too, from Tenterden to Rye and back by a circular route of 33 miles cunningly devised by the Ordnance Survey Cycle Tours guide to give the impression that it was mostly downhill. The best sections were the quietest — the lane across the flat marsh of Shirley Moor, and the sweeping descent

through woodlands east of Rye to Peasmarsh. But for a more sylvan experience we visited Lamberhurst Vineyards, among the oldest in Britain with 30 acres of vines producing 30,000 bottles of a dozen different wines annually.

Paul Cooper and Derek McMillen, who bought it in 1995 from Lord McAlpine for £2 million, are rapidly turning it into a thriving business with production aimed to rise to 60,000 bottles this year. A tour of the winery taught me how

laborious the making of sparkling wine is — requiring a second fermentation, freezing of the sediment in the neck of the upturned bottle and then a dangerous process in which the frozen plug is blown out under 10lb of pressure. I had always wondered why a few bubbles commanded a 50 per cent premium on the price of the equivalent still wine.

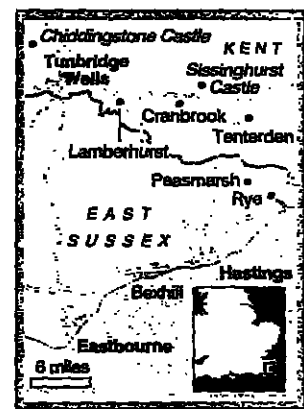
Is it worth it? Well, the wine we tried, accompanied by the smoked salmon served in the airy oast house that has been converted into a restaurant,

was delicious. We returned to the city on Monday afternoon, with the sunlight shimmering through the smog, and were home in north London in an hour and a half. The pleasures of the weekend were undimmed by hours spent in traffic queues — and we had added half a dozen places to our list of ideas for future days out.

JEREMY LAURANCE
 ■ The author was a guest of the Kennel Holt Hotel and Lamberhurst Vineyards.



Rural Kent: the area is criss-crossed by footpaths for walkers to explore. Houses and gardens addicts are spoilt for choice in this part of the country



Peak practice at walking around in circles

Buxton, the Victorian spa town in Derbyshire, has been one of my favourite places ever since I discovered its Women's Institute market on a day trip from Liverpool. If I find myself in the Pavilion Gardens early on a Saturday morning, I stock up on the blackcurrant jam and cider chutney which will remind me of my visit for long afterwards.

As well as being a holiday destination, the tiny town provides a perfect spot from which to explore the Peak District. My companion and I, persuading ourselves that we could see blue sky through the

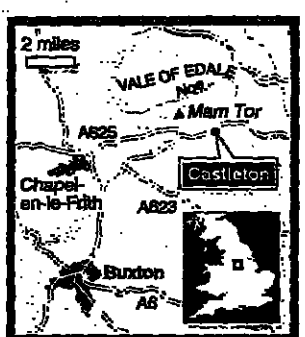
gathering clouds, decided to navigate the heady heights of Mam Tor, drop down to Castleton and climb up again to complete a circular walk.

Because of the many roads that run through the Peaks, you can pick your starting point according to your energy level. Ours were a little dampened by the dull weather and a heavy breakfast, so we opted for a "halfway up" start, just off the A625.

A steep flight of steps from the car park leads to a well defined path, and this goes to the top of Mam Tor. As we walked, we found ourselves tottering on a geographical

knife-edge. On the left, the Vale of Edale dipped down towards the River Noe. On the right, the town of Castleton was already bustling with walkers who had got up earlier than we had. The roads below were also dotted with the cars of visitors to the Blue John caverns. Walkers, visitors to the caverns, and their enthusiasm for the trinkets fashioned out of the mineral blue john, are the source of the former lead-mining town's wealth. Wimmer's Pass, a spectacular gorge, is also visible from here.

About an hour into our walk, we passed a National Trust marker to reach a point called Hollins Cross. Turning right, we began our descent into Castleton. The steep,



rocky footpath turned into a narrow avenue of ash trees. We trod this path, under the gaze of some friendly cows, and reached a road almost immediately. This road took us straight into Castleton. If the crowded network of slim pavements seems like too

much effort, head for the quieter environs of St Edmund's Church. It contains a 1609 edition of the Breches Bible, in which Adam and Eve sewed together fig leaves to make breeches. The ruined keep of Peever Castle is visible from the graveyard, and this was to be the beacon for the return leg. If you are hungry, the best toasted sandwiches are to be had at the Rose Cottage Café.

Our return was accomplished by heading for Peever Castle and climbing the steep hill to its right. This is no mean feat. The right-hand fork goes towards Rowter Farm and a nearby small path-cum-road. We turned right on this path, which eventually brought us to a main road (the B6061,

which leads to the caverns). Crossing the road and continuing across the field, we hit the A625. By turning left and walking along this road for a short time, we completed our circular walk. At a leisurely stroll, this leg from Castleton to the car park should not take more than 1½ hours.

On our return to the hilltop Palace Hotel in Buxton, we treated ourselves to a relaxing swim and sauna. This was followed by dinner in the hotel's ornate hall, which in its heyday must have been a

superb setting for Victorian soirées.

We were able to take the waters on an after-dinner stroll, at the town font, although we had to queue behind some embarrassed elderly gentlemen clutching huge plastic containers.

An evening stroll is perhaps the best time to take in the illuminated beauty of Buxton. Former Dukes and Duchesses of Devonshire wanted to turn it into the Bath of the north, resulting in elegant stone buildings, sculpted public gar-

dens and a Georgian crescent to match any in Bath.

Another impressive feature is the petite Buxton Opera House with its magnificent entrance and stained-glass windows. I dreamt of gliding in to watch an Oscar Wilde comedy wearing my 1920s beaded dress. Having failed to check the opera house schedule, however, we were faced with A Night of Country Music. Needless to say, my beaded dress went unworn.

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FACT FILE

■ The author stayed at the Palace Hotel, Palace Road, Buxton, Derbyshire SK17 6AG (01293 22001). Prices start at £79.50 per night for a single room (B&B), and £89.50 per night for a double room (B&B). Bargain breaks are available, subject to availability, during the week and at weekends for visitors booking two nights or more. Prices start at £42 per person per night (October-March), and £49 per person per night (April-September). Bargain breaks include breakfast and dinner, and a ticket to Chatsworth House, Alton Towers or Granada Studios.

■ Buxton Opera House, Water Street, Buxton, Derbyshire SK17 6AX (01293 72190).

■ Rose Cottage Café, Cross Street, Castleton, Derbyshire S20 2WJ (01433 62047). Open 10am-5pm every day except Friday.

■ Ordnance Survey Touring Map and Guide 4 (Peak District).



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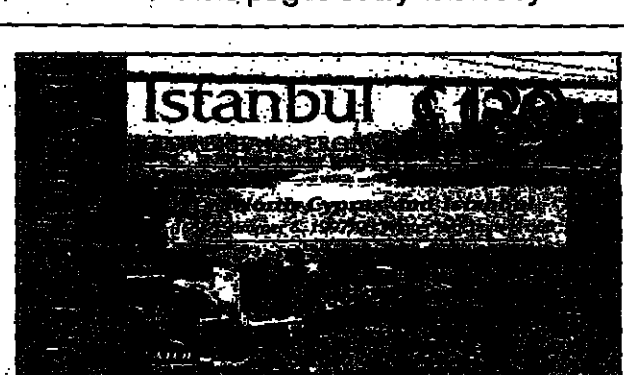
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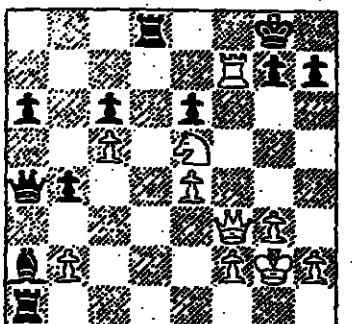
CTS

CHESS

by Raymond Keene

THIS week and next I shall be continuing to look at positions that have provoked lots of interest. I commence with one which attracted a torrent of suggestions from readers to improve on a grandmaster's sacrifice.

It is from the game Andersson-Winants, Groningen 1993, published as a Winning Move on January 27. The Swedish grandmaster Ulf Andersson is renowned as a highly accomplished technical player. However, when the occasion demands, he can demonstrate his prowess as a fine tactical player. How did he win here? White to play.



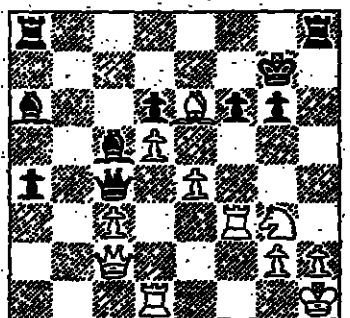
Andersson forced mate in seven, with 1 Rg7+! Kg7 2 Qf7+ Kh8 3 Qf6+ Kg8 4 Qd8+ Kg7 5 Qe7+ Kh6 6 Qf6+ Kh5 7 g4 mate.

T. Webster of Sheffield suggests 1 Nd7, threatening 2 Rb8+ and meeting 1... Rxd7 with 2 Rb8 mate. The best defence is then 1... h6 but White can still force checkmate with 2 Rg7+! Kg7 3 Qf6+, e.g. 3... Kh7 4 Qe7+ Kh8 5 Qf6+ and mate follows on move 8. Clearly, taking an extra move is no improvement.

However, S. Reuben of Twickenham has another suggestion: 1 Re7! Kh8 0... Rb8 2 Re8! forces mate 2... Qf7 Rg8 (Black can delay matters with 2... Rg1) 3 Qxg8+ forcing mate 1 Re7 actually forces mate in six moves at most, e.g. 1... Rb8 2 Re8 Rg1+ 3 Kh3 Rg3+ 4 f3 Rg8 5 Qf7+ Kh8 6 Qe8 mate. Well done, this is one move quicker than the grandmaster.

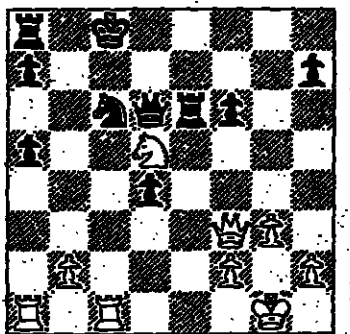
Nevertheless, the quickest win was spotted by Mr R. Hawes of Kent, among many others: 1 Qg4 g6 2 Qh4 leads to mate in five, e.g. 2... Rg1+ 3 Kh3 Rg3+ 4 f3 g5 5 Qxh8 mate. Congratulations to all.

those who wrote in improving on the grandmaster's play. The next position is from the game Shirov-King, Gausdal 1990, published in this column on December 28. White to play.



Shirov continued 32 e5, met by 32... dxe5. Mr H. Lang of Kent wonders why Black cannot play 32... Rch2+ 33 Kd2 Qh4 "mate". In fact this is not mate, for White can play 34 Bc3. The backwards move of a piece is often hard to spot.

Finally this week, a position from the game Capablanca-Graham, Newcastle 1910. White has great pressure along the open c-file and the h1-a8 diagonal. How did he combine these two elements to force a quick win? White to play.



Solution: 1 Rxc6+ Qxc6 2 Ne7+ Rxe7 3 Rxc6+ and wins on material.

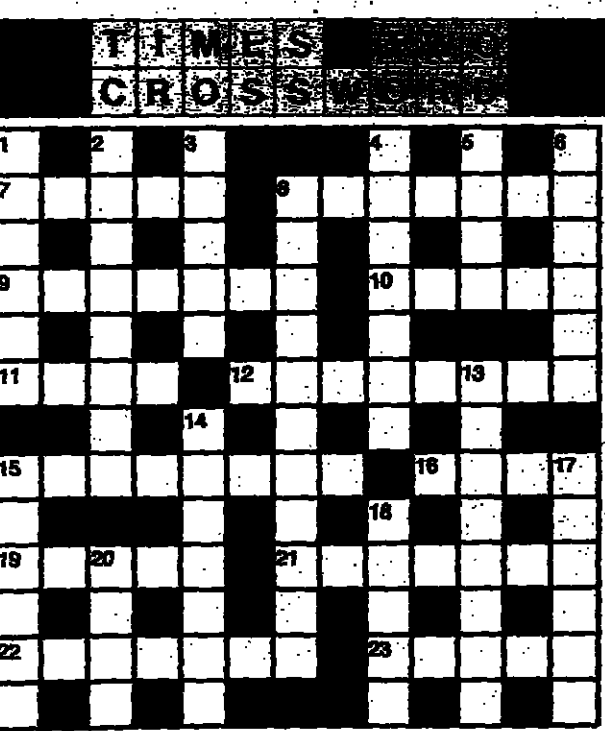
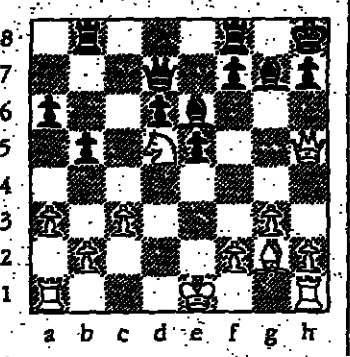
Dr Tescu of Birmingham has spotted an interesting alternative: 1 Ne7+ Qxe7 2 Rxc6+ Rxc6 3 Qxc6+ Kh8 4 Rcl, where Black has no defence, e.g. 4... Qd8 5 Qb5+ Qb6 6 Qd7 and White wins. However, this is rather slower than the original play, so Capablanca's continuation is to be preferred.

WINNING MOVE

By Raymond Keene

White to play. This position is from the game Mukhametov - Yagupov, Orel 1994. With his two bishops and central pawn mass, Black will have a good game unless White acts quickly. In fact, he acted very quickly. What did he play? Send your answer on a postcard to The Times, 1 Pennington Street, London E1 9KN. The first correct answer drawn on Thursday will win a year's subscription to the Staunton Society, which includes a free invitation to the annual dinner at Simpson's-in-the-Strand. The answer will be published next Saturday.

Last week's solution: 1 Nf5 (1 Nf5 works equally well). Last week's winner: T.W. Spurr, Hazel Grove, Welton, Lincoln.



No 1018

ACROSS

- 7 Bootleg whiskey (US) (5)
8 Frankness (7)
9 War of the Worlds invader (Wels) (7)
10 Compositional idea (5)
11 A mammal: fatten up (4)
12 Intense white lamp (3,5)
13 Give account of (8)
14 Peruvian Indian (4)
15 Desert waterhole: pop group (5)
16 "Like a..." in the sky" (Carroll) (3,4)
17 Mounted bullfighter (7)
18 Where Joan of Arc burned (5)

DOWN

- 1 - Edison, Gainsborough (6)
2 19C pauper regulations (6,4)
3 Singing group (5)
4 Irregular dabber (7)
5 Beauty (4)
6 Gáin (6)
7 One chipping in (11)
8 Unstinting (8)
9 Study of metre and verse (7)
10 Is him: sounds like fruit with stones (6)
11 Nobody in particular (6)
12 Native New Zealander (5)
13 Footwear item (4)

SOLUTION TO NO 1017

ACROSS: 4 UHT 5 Earthen 9 Repel 10 Layer 11 Indulge 12 Modestly 14 Ruff 15 Look 16 Innocent 20 Consign 21 Usage 23 Shift 24 Surreal 25 Yes
DOWN: 1 Velum 2 Only 3 Thorns 4 Unwillingness 5 Trade 6 Spillage 7 Fluent 13 Doornail 15 Locust 17 Oeuvre 18 Treble 19 Mitty 22 Aden

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PUNCHLINE

READERS are invited to write an amusing caption for the cartoon (right), from The Strand Magazine (reproduced from Westminster Libraries, Sherlock Holmes Collection, Marylebone Library).

The cartoon will be printed again next week with a caption from those submitted.

Send caption suggestions on a postcard with your name and address to: Strand Caption, 39, Weekend, The Times, 1 Pennington Street, London E1 9KN.

The Editor's decision is final. The closing date for entries is Wednesday, February 19.



"...and now may I introduce the donor of your sperm?"

The winning caption for last week's cartoon (above) was submitted by A.P. Ridge of York.

WORD WATCHING

By Philip Howard

VEDRO

- a. A primitive periscope
b. A fit of the Veda
c. A Russian measure

YETLING

- a. A yearling heifer
b. Dilly-dallying
c. An iron boiler

WAYNOUN

- a. A scoundrel
b. A toponym
c. A travelling man

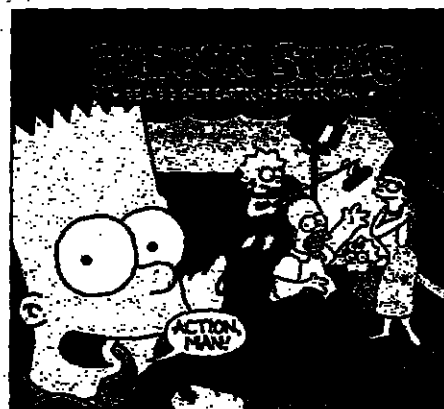
ZILLAH

- a. The Lydian letter Z
b. Oomph
c. A district

Answers on page 20

COMPUTER GAMES AND PASTIMES

by Tim Wapshott



Make up your own Bart storyline in Fox's Simpsons Cartoon Studio

"Please, take the boy." Lisa's trumps are "I weep for the male gender." "How cartoonish can you get?" and "Yes, I'm going to marry a carrot." Mum Marge specialises in a selection of trade-mark throwaway grunts while baby Maggie makes five sucking noises. There are another 15 or so characters from the series to incorporate as well as countless backgrounds and props.

Cartoon studios first appeared about three years ago but few run as smoothly as this, which comes on dual-format Windows and Mac CD-Rom.

Equally irreverent are Beavis and Butt-Head, stars of the MTV series, who do not fair nearly so well in their latest video game appearance. Beavis and Butt-Head in Little Things. From Viacom New Media, this title and two more due soon - Weiner Takes All and Calling All Dorks - are released under the "MTV Cheap Clicks" badge, which claims, inaccurately in this case, that "the best things in life are cheap." Each title sells for £9.99, which is £10 too much.

In Little Things, on Windows CD-Rom, you play as Beavis or Butt-Head in four banal platform games. The first is set in a fast-food store where you fend off irate customers by lugging burgers at them, and that is as exciting as it gets. Catching falling goods, matching pairs and aiming at passers-by make up the other three. Sold as a multimedia experience

for younger children is Pink Panther's Passport to Peril, from Anglia Multimedia. The stinky Pink Panther earned his place in cartoon history in the early 1960s, after making his debut in the title sequence of Blake Edwards' film of the same name about the hapless Inspector Clouseau. Pink Panther cartoons went a little against the grain at the time by using highly stylised backgrounds and impeccable scores inspired by Henry Mancini's original Panther theme.

The Pink Panther theme is the first thing you notice missing in this Pink Panther title, instead the short overture is a poor stab at something in the Mancini mould. A point and click adventure,

you must direct the Panther through a succession of interactive scenes in his bid to save world peace. The title runs suggestively, voice characterisations are detached and, the major achievement by the developers, none of the original charm of the series has managed to dribble into any part of the Windows CD-Rom spin-off.

This is the last chance for any

calls it a "Progressive Quadruple Pseudo Squeeze". In Young's version South can only guarantee six tricks.

In the version set for the Christmas competition, as no opponent has a suit longer than four cards, the defence's spades must be 4-4 and so declarer plays on spades. The best the defence can do is to win the ace of spades and return the suit; declarer cashes the rest of the spades, scoring three tricks. That reduces the problem to how many tricks can South make out of his three sets of KQJ.

I thought that a similar ending to Young's would arise, with declarer able to make one more trick than in the Young version. However, the restriction on the spade length has a more severe effect. David Price points out that declarer should play on just two suits. Say he takes four tricks by playing red suits twice. He now has seven tricks in the bag, and is left with:

Now he plays a club. If the red suits split 2-0 in different hands, there is not the communication for each defender to cash two tricks in his suit. And if one defender has all the aces, he must necessarily also have a small club (because clubs cannot be 5-1), and so must concede a club at the end. So the answer is, declarer can guarantee eight tricks, not seven as I claimed in my answers on January 4.

The change in the marking of this question makes Joe Merz of Norwich the quiz winner, and he gets two magnums of Moët et Chandon champagne. Other placings are unchanged.

THESE were the North-South cards in question 1 of the Christmas quiz:

♠ 2
♥ 5432
♦ 5432
♣ 5432

N
W E
S

♠ KQJ10
♥ KQJ
♦ KQJ
♣ KQJ

You were told that neither opponent has a suit longer than four cards. How many tricks can you guarantee in a No-Trump contract? The problem is based on one constructed by Denis Young, who originally allowed a defender a five-card spade suit. His solution places East with all the aces. East ducks six times (after South plays two rounds of spades, and say two of hearts and one in each minor); then East takes four aces leaving a three-card ending of this type:

(immaterial) N ♠ 10
W ♠ 10
E ♠ 10
S ♠ 10

♠ K
♥ K
♦ K
♣ K

East cashes the ten of hearts, and if South misguesses on each of his next two discards he makes no more tricks. As the first squeeze card could be in any suit, Young

THE LISTENER CROSSWORD

No 3397: Rueoc ed Irc by Le Gallois

The peripheral lights are chud in random order and in a special way (clues A to H) leading to an indicator to the final entry. The relationship between the indicators and lights can be found in appropriate form and place in the grid: these squares should be shaded.

Nineteen of the remaining clues contain a misprint of one letter in the definition section. The misprints, in sequence, spell out an instructive quotation. Other clues are normal. Chambers is recommended, but does not give three proper nouns, nor half of the peripheral lights.

SPECIAL

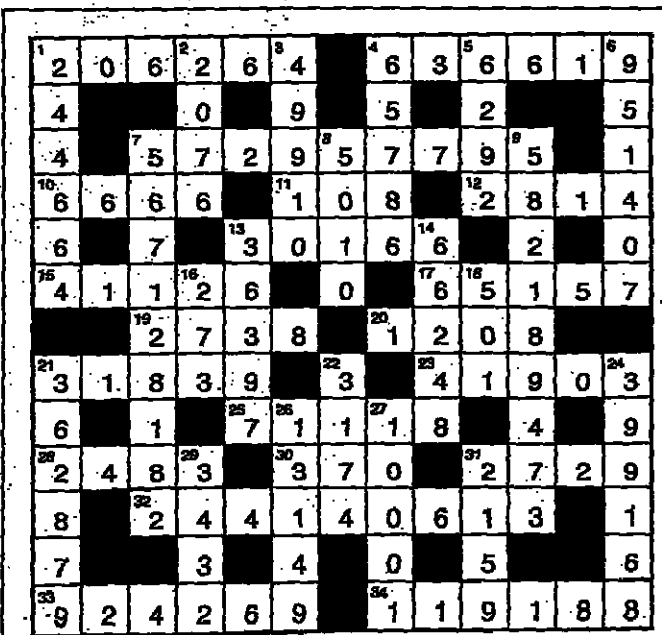
- A Fighter frees Norse God
B Enjoy hot day tanning
C Major faults hit bed testing
D Wise men could solve mystery
E Labour cannot win yet
F Dashing men all get one
G Red fury maybe ending icy spell
H When slow mist invests

ACROSS

- 2 See preamble (5)
6 See preamble (7)
11 Rupture takes long time abed (8)
14 Just Scottish Unionist in bank (4)
15 Pole perhaps returning from space circuit (6)
17 Forward (and back) the French take poor Fifer (7)
20 Character to doctor magic wheel (5)
21 Cart for meals so they say (5)
23 Disgusting old bachelor leaving the stage (5)
25 Tiny piece in plant cut methodically (9)
26 Mostly covering old moat (4)
29 Commune goes to work at the end in gloom (4)
30 Sanction apparently to rip off goddess (9)
34 Hears record of girl lost at the front (5)

DOWN

- 1 See preamble (7)
3 Girl leaves fragment of address (3)
4 Kick over traces and give another tart (6)
5 Promoted after one hand (4)
6 They speed prematurely to patricians in distress (12)
7 It's a handicap to dress up (4)
8 Slow to assimilate hard part of Kant (5)
9 Ripe, mostly old and fat (5)
10 See preamble (5)
12 Part of centre of serenity (4)
13 Hard part to see (4)
16 Smooth core to rugged Hellenic (8)
18 Measure to fatten and fortify (8)
19 Pag's expression of joy before annual return (4)
22 Game before dawn (4)
24 Sort of ramp after path leaves temple (4)
27 Hazardous but without question convenient (4)
28 See preamble (7)
31 Plant concrete yard (6)
32 See preamble (5)
33 He wrote one about secret hoard (5)
34 A hunger in little hospital? (5)
35 Head fascist changing at last (4)
36 Passages central to speed (4)
39 One who supports at the end Eastern victory (4)
40 Head up after day of pain (4)
43 Toy tub (3)

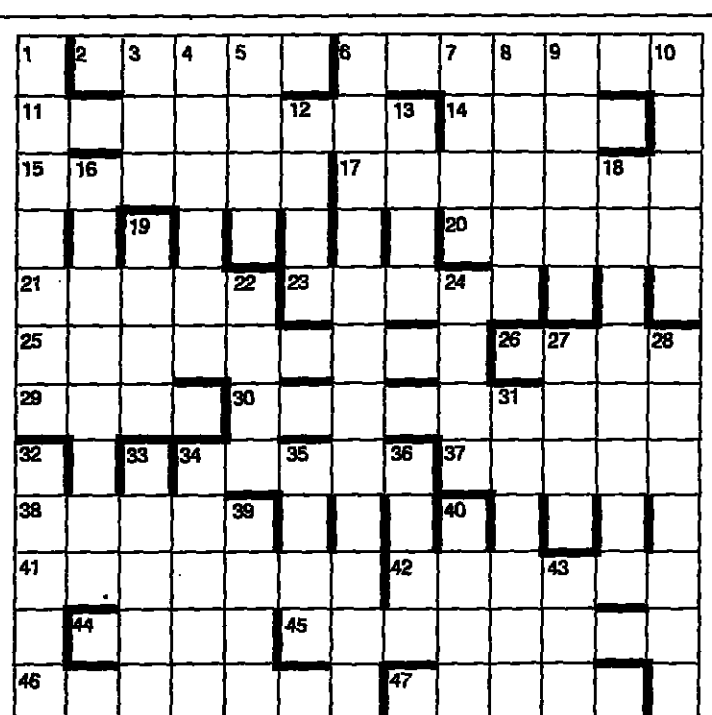


Solution to No 3394
Angles by RadGraDeg

A=15, B=19, C=5, D=25, E=1, F=9, G=3, H=7, I=17, J=4, K=21, L=13, M=11, N=16, O=23, P=14, Q=24, R=2, S=20, T=6, U=22, V=8, W=10, X=18, Y=12, Z=20.

The winner is A.Green of Hemel Hempstead, Hertfordshire

The five runners-up are: Howard Cudmore of Cheltenham, Gloucestershire; Richard Levy of Newbury, Berkshire; T.Lockhart of Guildford, Surrey; S.Mescock of Winchester, Hampshire; M.White of Malvern, Hereford and Worcester



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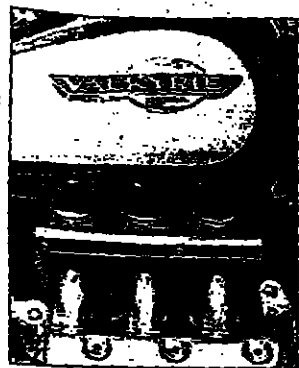
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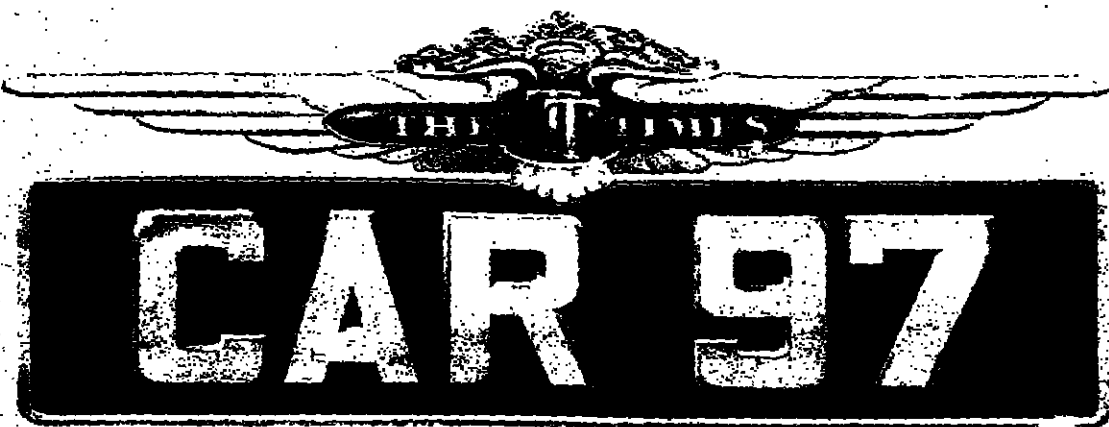
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Honda's
Valkyrie
offers a
ride to
remember

Page 8



Why the
art of
touring
matters
to BMW

Page 10



SATURDAY FEBRUARY 15 1997

'My classic car was stolen from my garage and I cannot get it back. It is scandalous'

APRILIA HELP SOUGHT

Dear Sir,

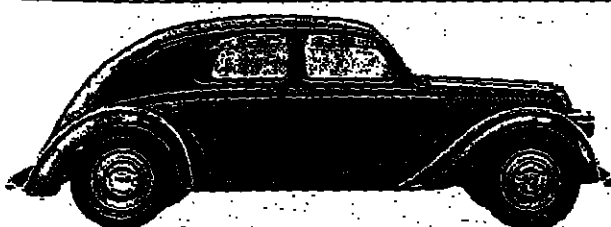
I am a new Club member as a consequence of buying a series 1 Aprilia in a state of considerable disarray, that is to say it was dismantled some years ago by someone with more enthusiasm than sense.

The object of this letter is to see if any member knows of the car.

It was originally red with black seats and was registered as FYW102 or DND500. The chassis number is 38-1015.

If you have any information I would be pleased to hear from you.

P. F. Willmer



This letter shocked David Watson; the Lancia Aprilia belonged to him. More than a year later — and after a thief has been fined — it has turned into a legal nightmare. Tony Dawe reports

David Watson could not believe his eyes when he opened his monthly magazine. There, at the top of the Letters page, was a request for more information about a 1937 Lancia Aprilia from a man who had recently acquired it.

The classic car was the very one Watson had owned and loved for 25 years... the car he thought was still in a lock-up garage awaiting renovation.

A few telephone calls confirmed his worst fears: the Aprilia, number 15 off the Italian production line, had been stolen, sold to a dealer and bought in good faith by another enthusiast.

Watson made his shocking discovery 16 months ago. Today, he is still without his beloved car, even though the thief has been caught and fined. Next month he hopes a civil court will order its return, but that is not certain. His legal costs have reached £7,100.

The story reveals a serious legal loophole which could affect thousands of motorists and also underlines police reluctance to get involved if civil law can be invoked.

In a simple world, Peter Willmer, who bought the car, would have been able to check that it was his to acquire legally. Similarly, the police could have seized the car and returned it to Watson on discovering it had been stolen and he was the official owner. Neither of these things happened and it may require legislation to ensure that the story is not repeated time and again.

Watson's love affair with the Aprilia began in his late teens and by the time he was 21, in 1961, he had acquired a sleek midnight blue model, registration number DND 500.

Eventually, the big end went. Watson married and looked for a more reliable car. Even though he acquired

another 1939 Aprilia, FYW 102, for spares, the renovation continued slowly. Watson and his family then moved from St Albans to Suffolk, where he built a workshop and dreamed of completing the restoration.

Watson already possessed the brown log books for both cars, but took the trouble to re-register them at his new address with the Driver and Vehicle Licensing Agency. The original Aprilia remained in a rented council garage in St Albans with the spares carefully arranged on racks.

"When I returned after reading the letter in the Lancia magazine, the car had disappeared, the racks were empty and all that was left were a few useless bits and an old piano which had also been stored there," Watson says.

I did not take the police long to piece together what had happened. Willmer, of Solihull, West Midlands, had bought the car from Tancred Barratt, a Lancia specialist of Callow Hill near Kidderminster, who had in turn bought it from David Jones. When interviewed by the police, Jones said he had been told he could clear the garage in St Albans because the rent had not been paid, although Watson had, in fact, maintained payments.

"At that point, amazingly, the investigation stopped," Watson says. "The Crown Prosecution Service informed me that no further action would be taken and, although West Midlands police had placed an order on the car forbidding Willmer to dispose of it, no effort had been made to return it to me."

Watson turned detective to disprove Jones's story, the police reopened inquiries and in November last year, Jones was found guilty of stealing the car and fined £200.

The official letter from Hertfordshire Police informing



The 1937 Aprilia — number 15 off the Italian production line — shortly after David Watson bought it in the 1960s. After spending more than £7,000 in legal costs, he still awaits its return



David Watson: the legal loophole he is caught in could affect thousands of owners if there is no new legislation

Watson of the outcome asked him to telephone "if there is any property you are waiting to be returned".

That should have been the end of the matter, but the case had become clouded because Willmer had paid Barrett thousands of pounds to continue the restoration and, not surprisingly, neither wanted to lose the money. Both men, together with Watson, were then embroiled in a civil

action. PC Mick Jackson of Hertfordshire Police says: "If a car is reported stolen and we find it, we would normally undertake to have it returned to the owner, but this procedure can be complicated by civil action."

Watson says: "I have had something stolen from me, yet I am the one who has had to prove all the points all the way. It is scandalous that there is no legal obligation on

a dealer to check up on the background of a car."

However, as Barratt points out: "The public has a complete misconception that motor traders are privy to information which is not, in fact, available to them."

Neither would the DVLA have provided Willmer with the information. "The one very simple and clear-cut solution is for the DVLA to co-operate with prospective buyers,"

Willmer says. "We should be able to write to the agency to say we are considering buying a car and receive details about the registered keeper."

The agency says it is prohibited from providing this information by the Data Protection Act and can only confirm the information on its records to the registered keeper. The agency will give details to the police and holds information about stolen and scrapped

TRAFFIC DEBATE

What you want on the road ahead

Britons are more concerned about pollution than they are about congestion on the roads and overwhelmingly believe that improving public transport is the best way to tackle both problems, writes Alan Cripps.

A majority say they would be prepared to pay more tax if it was devoted to attempts to solve the problems of pollution and congestion. Up to £2 per week was thought a reasonable price to pay for better transport by 40 per cent.

These are the main conclusions of an opinion poll carried out for Car 97 in association with Autoglass, Britain's leading windscreen specialists, as part of our continuing debate on the future of driving.

Nearly half of those asked said they thought that lottery funds should be made available to improve transport.

But, despite the support for better public transport, few gave much consideration to changing the way

in which they make journeys to work.

Of the main parties, 30 per cent supported Labour's transport policies, 25 per cent those of the Government and 10 per cent those of the Liberal Democrats.

There was very little support for the building of new roads. But a majority also opposed the efforts of protesters such as those who recently had to be cleared from underground tunnels on the route of the A30 in Devon.

However, 5 per cent of respondents correctly named "Swampy" as the leader of the protesters. Only half as many could name Sir George Young, Secretary of State for Transport, and only one person from the sample of 1,024 correctly named Andrew Smith, Labour's transport spokesman, and David Chidgey, the Liberal Democrat spokesman.

SEE PAGE 5

cars. Similar data, based on insurance and leasing company records, can be accessed for a fee by vehicle tracking firms such as HPI. This is not, however, a fool-proof system. In the Aprilia case, Willmer bought the car before Watson realised it had been stolen and thousands of other examples exist of cars being left off the stolen register.

"Somebody has to be the loser in these situations," says

Mike Watkins, the AA's head of legal advice. "The law makes it clear that the innocent purchaser has to return to the car to the rightful owner and will then have to go back through the chain to try and recover his money."

Willmer accepts the position. "My dream is that Watson gets his car back and I get my money back from the dealer." Only the civil courts can decide if that will happen.

WHAT ARE THE BEST CARS YOU CAN BUY?

Expert verdicts on every new car — free with the latest Top Gear magazine



Vaughan Freeman on a roundabout solution to a couple's parking problems

Cars that go for a spin in the drive

A Heath Robinson-style cross between a titanic hi-fi turntable and an outside Lazy Susan — the sort of thing usually seen rotating on the table in a Chinese restaurant — is the answer to Alec Wheeler's parking difficulties.

It may not be up to Euro-Disney proportions, and no youngsters would be prepared to queue hours to enjoy the ride, but the ingenious personalised roundabout has finally solved a problem that has plagued Alec for more than 20 years.

Alec and his wife, Juliet, keep a classic all-white Triumph Stag convertible, a VW Golf and a Fiat Panda, in their garage, a converted barn at their home in the historic and beautiful East Sussex village of Ditchling. Despite the quaint appeal of the village, at the foot of the South Downs, Ditchling is not impervious to rush-hour traffic as motorists pour through on their way to and from surrounding main roads. At weekends and during holidays car-bound sightseers swell the traffic, making matters even more difficult for the locals.

All of which presents severe problems for all residents in the village, none more so than for the Wheelers. The entrance to their drive and garage is directly on the High Street. Their drive is about 70ft long, but because it is narrow and lined on both sides by brick walls, it would be impossible to do a three, four or even eight-point turn.

The result of this accident of architecture has long been that the Wheelers can either drive their cars into their garage nose first, but then have to reverse down the drive and backwards across a stream of traffic, or halt the traffic, and trickily reverse off the road and into their drive.

Now a motorised, 11ft diameter steel turntable has proved

the answer. It goes at a leisurely one revolution per minute, via a system of hydraulics and a Terylene drive belt. It is possible to motor nose-first straight off the road and on to the drive, then on to the turntable. Either a remote control device similar to that from a television set or a wall-mounted button is then used to operate the turntable and turn it through 180 degrees so that the car is facing the right way to drive out onto the road again.

Alec, a retired dentist, says: "I had the idea of installing a turntable 23 years ago, but for some reason I got the measurements wrong and thought there would not be enough room between the walls."

Two years ago, when a fresh set of measurements were taken, it was realised that the idea would work, and the Wheelers set about finding their turntable. Step forward Brian Booker at the Alresford, Hampshire-based Car Parking Solutions. A circular pit was dug and the turntable positioned, mounted on 15 sealed-for-life bearings. The whole thing sits flush to the ground, and is powered by an electric motor sunk into the garage floor. The total cost of around £7,000 was a lot cheaper than moving house says Alec.

"The Stag is our longest car at about 13ft and there is 9ins to spare. We didn't feel it was an extravagant amount of money, and if we do ever decide to move, we feel the turntable will make it easier to sell. My wife usually opposes all of my gadgets, but she thinks this is marvellous."

It does not take long apparently to get the "feel" of driving on the turntable, and knowing when all four wheels are on it and the car in place, before starting the slow 180 degree turn.

Booker says: "Apart from it being an offence to reverse out on to a classified road, the last thing anyone wants to do is to back out from their drive into traffic when it is raining or their children are kicking up in the back."

As well as powered turntables, Car Parking Solutions also builds manual versions costing from £4,000. With

these, the car is driven on, but instead of a motor, the owner has to hop out and push the car round by hand, which is not as daunting an operation as it might sound.

"It only takes a force of around 30lbs to start the turntable revolving with a car on it, and once it is moving a

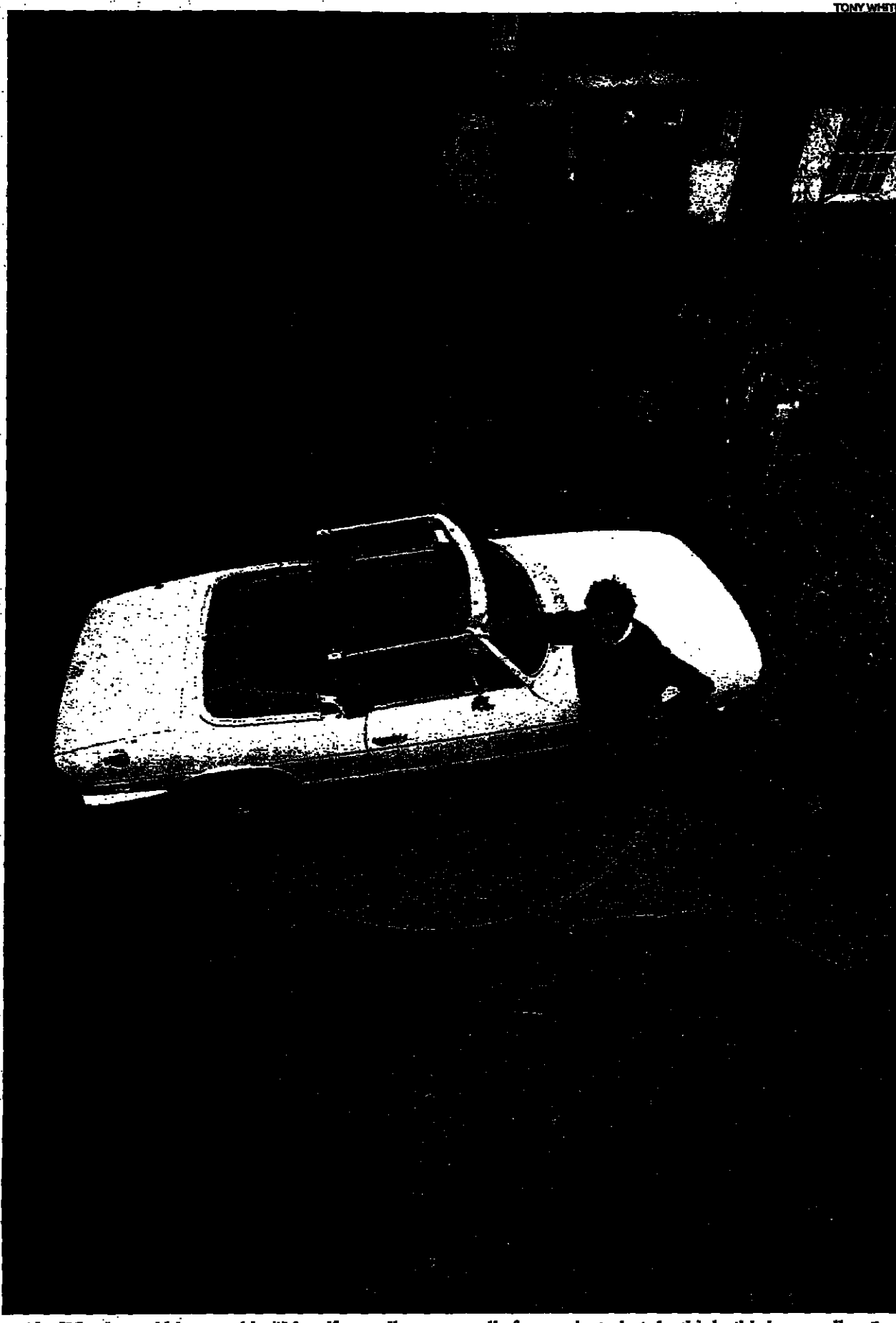
force of only 10lbs needs to be applied to keep it going," says Booker.

At so slow a speed, the turning car does not have the chance to build up unstoppable amounts of energy, which means that if the vehicle bumps up against anything or anyone it will be brought to a

halt without doing any damage to itself or anything that is in its way.

"We have installed them in London, York, Winchester, Guernsey, Banbury and Bristol," says Booker. "They work really well."

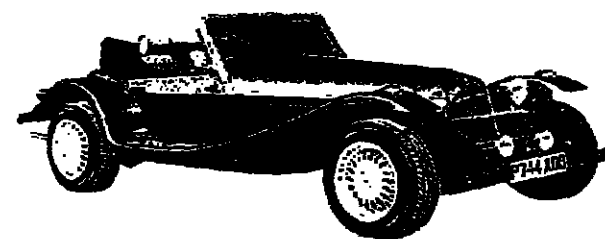
Car Parking Solutions: 01962 73716.



Alec Wheeler and his turntable: "My wife usually opposes all of my gadgets, but she thinks this is marvellous"

That's £18,300. Gold bullion will do nicely

Kevin Eason finds a car firm that avoids exchange rate complications



The Marlin: deep-down instincts of an English sports car

For car buyers confused by the row over euros, exchange rates and the abolition of the pound, one British company has devised a timeless solution — pay in gold. Marlin Engineering is inviting customers to forget about currency exchanges and offer to pay for its handmade sports cars in gold bullion.

The novel answer to confusion over the future of the pound is yet to catch on, but the company, based in Crediton, near Exeter in Devon, has already circulated foreign buyers telling them that the world's oldest item of exchange will do nicely. The current cost of a Marlin Hunter sports car is about £18,300 — or 87 ounces of gold at current rates.

Terry Matthews, who owns Marlin with her husband, Mark, says: "We have had so many worries over currency exchange and now the confusing debate over the future of the pound is causing even more concern for small companies like ours."

"We heard concern from people we met in the United States and decided there must be a way around all of this confusion, which is why we decided to value the cars in gold. Wherever you are in the world, gold has a recognised market price and we will accept gold as well as currency from now on."

Marlin's ten craftsmen make about 30 cars a year with about a dozen sent overseas as far as Australia, Italy, Canada and the US as exports. The 2 plus 2-seater Hunter is based around Ford components with chassis and bodywork a combination of glass fibre, aluminium and steel, which means the Hunter weighs in at just 750 kilograms.

Driver and passenger are protected by sitting deep in the safety cell of the semi-monocoque frame while there are also three-point seat belts. Engine is the 2-litre Ford puts into its Escort RS2000, although Marlin can instal a

modified Rover V8 for extra oomph. The Hunter is to be joined later by a new BMW-powered two-seater, also costing about £18,000 and in the tradition of bespoke British sports cars, as the company sets its sights on expansion.

Terry adds: "Of course, we have no idea whether people will take us up on our idea, but we hope it shows that we are an enterprising company which is prepared to take time and trouble and think up new ways of doing business. With nobody seeming to know what will happen to our currency, we need something relatively stable in our lives. We lived with a gold standard for centuries and that is good enough for us."

Becoming established though is a struggle for tiny carmakers in Britain. Terry and Mark bought Marlin four years ago; even though Marlin was in business for 16 years before that, it was little known and the couple set about building an image which will appeal to those deep-down instincts motorists still have for a traditional English sports car.

"We have had customers cancelling an order for a Lotus Elise to buy a Hunter and a lot of people turn to us instead of buying a Morgan," says Terry. "But it is difficult for a small company to get the word out that we are here."



Terry Matthews: "Gold has a market price everywhere"



Midland Auto Trader Four-Wheel Drive Day: an opportunity to discover your car's capabilities off the road and have fun at the same time

Car 97's mudlark of a reader offer

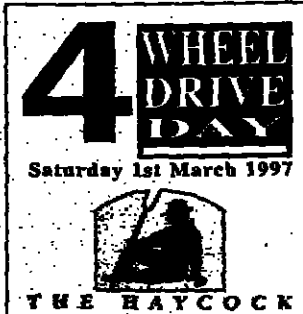
Still a chance to get off the road

THERE is still plenty of time for Car 97 readers to win a day out in the glorious mud of East Anglia, even if you don't own a four-wheel-drive vehicle, writes Alan Capps. The Midland Auto Trader Four-Wheel-Drive Day, on March 1, is one of the best-organised and enjoyable events of its kind.

It's open to anyone who owns an off-road vehicle, but we are offering one lucky reader the chance to take part in a brand new Land Rover

provided by Marshalls of Peterborough. The prize also includes accommodation for two and dinners on both Friday and Saturday night at the Haycock Hotel in Wansford, Peterborough, starting point for the specially-prepared routes designed to test both driver and vehicle.

The off-road experience includes steep and rough hill climbs, narrow gulleys and deep water pits, but in eight years of use no vehicle has suffered damage. The idea is



Saturday 1st March 1997



Marshalls Land Rover

to give the 4x4 owner a true picture of his car's capability in a safe, off-road environment under expert supervision and to provide an entertaining and rewarding day out at the same time. Families are welcome.

The event will also include a blindfold driving section, a reversing competition, archery, clay pigeon shooting

and other fun events. It is not competitive, but there will be awards for the best efforts. Marshalls will explain the object of each exercise and give advice. There's plenty of water around the course, but the aim is to avoid drowning engines and send drivers away with enough knowledge to get themselves or others out

of trouble should they ever need to use their vehicles in earnest.

To enter our competition simply answer this question: In what year was the first Land Rover unveiled?

Send your entry to Off-Road Drive, Car 97, The Times, 1 Pennington Street, London E1 9XN. Closing date is February 20. The winner will be drawn from all correct entries. Usual competition rules apply.

If you're not lucky enough to win but have your own four-wheel-drive, contact Cranium Communications, 5 St Peter's Street, Stamford, Lincolnshire PE9 2PQ (01780 66966). Send a cheque for £95 to the above address to cover participation for a driver and co-driver. The cost includes dinner for both at the Haycock Hotel on Saturday. Closing date for paid entries is February 25.

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POLITICIANS: THE ROAD YOU WANT BRITAIN TO GO DOWN

We'll pay, but must stay in the driving seat

Commentary by Alan Copps, Editor of Car 97

Volunteering to pay more tax is not what you expect of the great British electorate. But nearly six in ten would do so if they then could see the money spent on curbing pollution and easing congestion, says an opinion poll conducted for Car 97 as part of our debate on the future of driving.

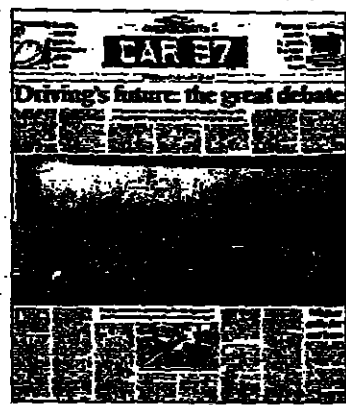
That might sound like a good result for politicians about to launch into a general election campaign, but there is a downside. However much we bemoan our fate as we choke in the latest stand-up, we are very reluctant to give up our overwhelming reliance on the car or consider alternative forms of transport for our regular journeys. Of those who don't own or have use of a car at present — our sample

reflected the population at large rather than just drivers — one in three said the car was their preferred mode of transport, far more than any other form.

Carmakers protest, in the face of an avalanche of new legislation, that there is little further they can go in filtering toxins and pollutants from the exhaust of the internal combustion engine. The harmful emissions of a new Ford Fiesta, for example, are said to be 90 per cent less than the same model a decade ago. Yet pollution remains our greatest concern, putting congestion firmly into second place. Perhaps public perception has simply not caught up with manufacturers' claims or perhaps, public opinion, simply doesn't believe

them. The other possibility is that concern about pollution is more politically correct than concern about congestion. "We must stop poisoning children" is more socially acceptable than "We must stop being late for appointments".

Whatever way you look at it, improving public transport is seen as the key to making life on the road bearable again. Those questioned placed it as the top priority for an incoming government as the best way to ease congestion. And even when asked how to cut pollution — despite the commonly shared impression of filthy buses belching black diesel fumes — it



was put in second place behind the politically difficult idea of subsidising cleaner alternative fuels.

Over the past weeks, Sir George Young, Secretary of State for Transport, Andrew Smith, Labour's spokesman, and Don Foster, the Liberal Democrat whose Traffic Reduction Bill will oblige local authorities to grasp this nettle, have all favoured an integrated transport policy. But they have been vague about how to achieve it. The responses from our sample suggest that there are votes to be won by offering more concrete policies.

While the majority of those questioned, quite sensibly, accepted

that concerns such as crime, health, education and the economy must take priority over transport, a surprising 33 per cent said it was more important than Europe, so heavily talked up as the key issue of the forthcoming election.

Alternative lifestyles which would reduce the need for many car journeys are growing in importance. Working from home — encouraged by Nick Reilly, chairman of Vauxhall — was seen as the second best way to tackle road congestion, although shopping by computer held less attraction. Here the poll responses echo the thinking of industry leaders. Gary Lubner, managing director of Autoglass which sponsored the poll, said he thought the impact of such changes

had been underestimated by both politicians and public.

"We could achieve our environmental objectives by switching to 'virtual travel'. For nine in ten of us, the car is the main way we get about: see friends, commute to work, travel to shops. Research suggests that by 2010, instead of making 19 car journeys a week on average, we'll make 12 by car and seven by computer."

There was strong support for getting freight off the roads and for keeping cars out of town centres, but little for building more roads or banning cars completely. Despite the professed willingness to pay more in taxes, the most obvious pay-as-you-drive measure — road tolls — met with little enthusiasm.

RON LLOYD/LOCKYER/IMAGE BANK



Blurred visions: spokesmen for the main political parties favour an integrated transport policy, but have been vague about how to achieve it. Our survey suggests there could be votes to be won by offering more concrete policies

It's more urgent than Europe

Better public transport and cutting pollution are top demands in survey

We first asked where transport policy should come in the priorities of a government. Respondents were given three choices: it more important, equally important or less important than a range of other policies. Crime, the economy, health, education and employment were all regarded as more important. But a third of those questioned said it was more important than policy on Europe and another 23 per cent ranked it equal in importance. Majorities also rated it at least as important as policies on industry and defence.

Asked which party's transport policies they most supported, 30 per cent said Labour and 25 per cent Conservative, but there was a high proportion of "Don't know" (18 per cent). Ten per cent supported the Liberal Democrats, 7 per cent the Green Party and 6 per cent Friends of the Earth. Three per cent backed the underground protesters in Devon, whose removal from the site of the A30 improvement had been widely publicised just before the poll was taken.

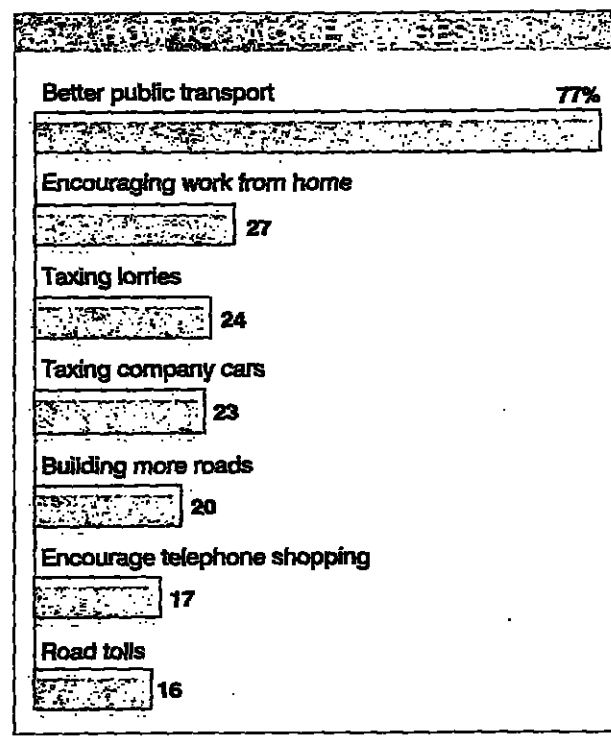
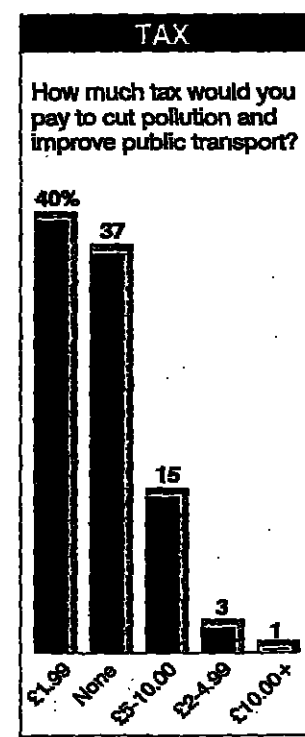
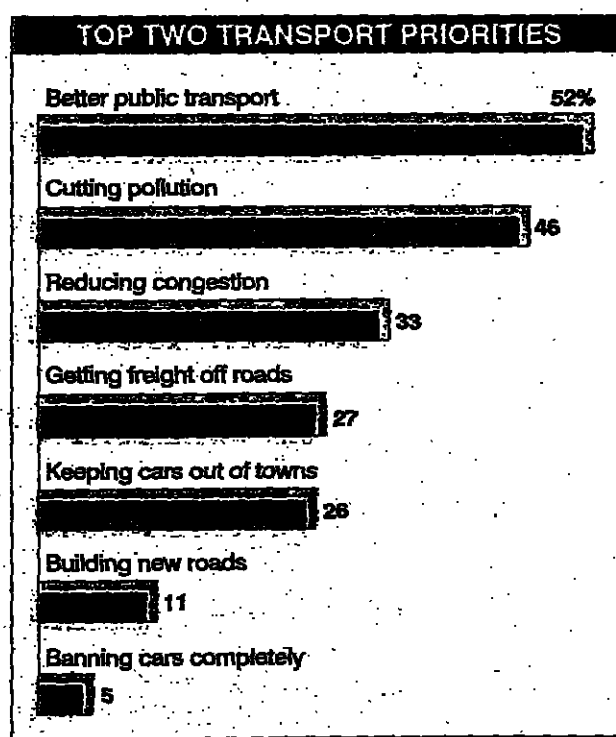
The leader of those protesters was the most recognised character in the next series of questions when we asked people to name the transport spokesperson for various parties. Five per cent correctly named "Swampy", leader of

AUTOGLOSS

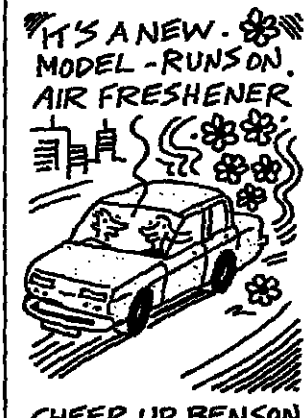
the protesters, and 3 per cent (26 of the 1,024 people questioned) correctly named Sir George Young, Secretary of State for Transport. But only one person named each of Andrew Smith (Labour), David Chidgey (Liberal Democrat) and David Taylor (Green party).

We then asked people to suggest the top two priorities for the Government's transport policy, a question which highlighted differences between the sexes and age ranges. Improving public transport was given top priority by 34 per cent, but support for it was much stronger among the young and middle aged (between 37 and 42 per cent) than among the over-55s, who might be thought to be more dependent upon it (an average of 23 per cent). The latter age group were much more in favour of getting freight off the roads. Cutting pollution was chosen as first priority by 22 per cent, far more by women (26 per cent) than men (18 per cent).

Regional variations were also strongly marked in answers to this question. In London, 52 per cent chose improving public transport, while in Wales only 15 per cent said it should be top priority. There was especially strong



CAR...TOONS



support for cutting pollution in Wales (30 per cent) and the South-East and West Midlands (both 25 per cent). In London, reducing congestion was named as top priority by only 8 per cent and keeping cars out of the centre was favoured by only 5 per cent. Yet congestion figured high among the concerns of people in some largely rural areas such as East Anglia (17 per cent) and the South-West (16 per cent). It was highest of all in the North-East (21 per cent). Building more roads was given very low priority; only in Scotland did support for it reach double figures.

When the figures were analysed by driving status some remarkable differences appeared. Support for better public transport was highest among company car drivers, 60 per cent of whom put it in their top two priorities and lowest among those who said they did not have a car to use, 46 per cent.

When asked how the Government should tackle congestion, better public transport was again the most popular answer by a long way (77 per cent). The second choice was to encourage working from home, favoured by 27 per cent overall, but by more men (30 per cent) than women (24 per cent). Support for working

from home was especially strong in the East Midlands, Scotland and the North-East (32 to 36 per cent), but the idea proved unpopular in the rural areas of East Anglia (15 per cent) and the South-West (10 per cent).

There were strong regional variations in all these suggested remedies. Support for taxing lorries varied from 34 per cent in the East Midlands to only 17 per cent in the West Midlands. In fact, the East Midlands seemed particularly keen on taxing people, also giving strongest support to taxing company car drivers (32 per cent) an idea favoured by only 12 per cent in Wales.

Support for introducing road tolls was 16 per cent overall, but went up to 25 per cent in the North-East. It was lowest (at 10 per cent) in the West Midlands, where work has already started on building the North Birmingham relief road, Britain's first privately-financed toll road.

When it came to tackling pollution, the idea of subsidising clean alternative fuels was



Recognise them? Andrew Smith, left, and "Swampy"



from home was especially strong in the East Midlands, Scotland and the North-East (32 to 36 per cent), but the idea proved unpopular in the rural

even more popular than improving public transport, attracting 61 per cent support spread very evenly across all areas. There was also widespread support for more park-and-ride schemes (48 per cent) and stricter penalties for cars that aren't properly serviced (45 per cent).

Asked how much extra tax they would be prepared to pay each week to solve transport problems, 37 per cent said they wouldn't pay any more and 4 per cent didn't know. That left a total of 59 per cent prepared to pay more, 40 per cent choosing up to £1.99 extra, 15 per cent up to £4.99, 3 per cent £5-10 and 1 per cent £10-plus. Willingness to pay was greater among the young and evenly distributed across the country.

However, when given a choice of methods to pay for improvements, the greatest number (45 per cent) suggested that National Lottery money should be used.

Asked which factor, apart from price, was most important in their choice of car, 36 per cent said economy, 15 per cent comfort and 11 per cent performance. Only 2 per cent named safety and another 2 per cent reliability.

The poll, based on a representative sample of adults, was conducted by telephone by Audience Selection from February 7-9. It was sponsored by Autoglass, Britain's leading windscreen specialists.

Question the RAC's experts

READERS of Car 97 who want to continue our Great Debate on road congestion with the experts can attend the RAC's Centenary Conference, "A Smarter Way Ahead", on Tuesday at the Commonwealth Conference Centre, Kensington, London.

Starting at 9.30am, and chaired by John Humphrys from the BBC's Today programme, speakers include Sir George Young, the Transport Secretary, his Labour Shadow Andrew Smith, Fiona Reynolds, director of the Council for the Protection of Rural England and Sir Robert Horton, chairman of Railtrack. A panel of experts including Ernie Thompson, the chief executive of the Society of Motor Manufacturers and Traders, and Charles Secret, director of

Friends of the Earth, will be available to take questions.

Edmund King, the RAC's head of campaigns, says: "The audience will include respected academics, industrialists and experts from the world of transport and the environment to help find a way forward for our transport system. Easing congestion on roads and improving public transport to improve personal mobility for us all is one of the greatest challenges we all face for the millennium. Perhaps this conference will come up with some answers and contribute in some way to Car 97's Great Debate."

The first 15 readers to ring the RAC on 0171 389 8915 on Monday will get free tickets to this conference on how Britain's roads can be freed of congestion in the next century.

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REGISTRATION - 1954

[illegible]

1. *Chlorophyll a* (Chl *a*)

1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Lichtenthaler and Whistler (1973). The total protein concentration was determined by the method of Lowry (1956).

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A tailor-made suit with large, elegant pockets is how BMW describes its all-new S5 Series touring, but few suits have pockets large enough to take a gift bed.

Despite such a carrying capacity, BMW insists its touring (small only) is emphatically not an estate car. Instead, it is an extended, more practical version of its acclaimed S5 Series saloon, but happens to compete in the estate car sector.

Indeed, BMW says that for all the touring's shopping, wine and furniture-carrying and trailer hauling capacity, its load-lugging ability is not even the decisive factor behind its customers buying the touring rather than the saloon. Nor will its customers be parting with substantial amounts of money (from £27,000 to £44,420) just because the touring is trendy. It is, concedes the company, new, stylish and cleverly designed — but not trendy.

Klaus Faust, BMW chassis special-

ist, says BMW. The BMW touring is a BMW saloon, offering an even wider range of practical benefits and values. Within our touring concept as a whole, the transport capacity for the car is a significant, but not the only decisive factor. What counts most is design, dynamic performance, motorizing comfort and value."

The Bavarian car firm is modest to the point of apologetic about the touring's load-carrying powers, preferring instead to play the BMW's longest and strongest suit of sporting performance, superb handling and road-holding, as well as, vitally, the marque's image and prestige.

The previous 5 Series touring sold 116,000 units in 1990 and 1996, with the larger car accounting for a quarter of all the 5 Series cars sold. The new car is identical to the saloon all the way back to the central B pillar, where it melts stylishly into the non-state rear that is only about 1in longer than the saloon that spawned it.

Should the touring buyer actually

BMW 525 TOURING

Engine: 2.5-litre, six-cylinder electronic diesel injection with turbo charger and intercooler.

Transmission: Five-speed manual (auto £1,170 option).

Performance: 143bhp at 4600rpm. 0-60mph in 10.4 seconds. Top speed 130mph.

Economy: (combined Euro figure) 35.8mpg.

Equipment: Central locking, immobiliser, power windows, power windows, dual airbags plus side-impact airbags for front seat occupants, power steering, and lock braking and traction control all standard.

Price: £27,755 (SE touring £29,155).

load to use the car as an estate, the load areas can take objects up to 6ft in long. An ingenious loading surface which pulls out 2.4ins beyond the rear bumper allows heavy objects weighing up to 170lbs to be loaded on to it. The movable floor then slides back into the car without any risk of slipped disc or pulled muscle. Crucially, thanks to a redesign of the rear suspension, the load area is now completely flat. The car comes with self-levelling automatic pneumatic suspension as standard, so that it always rides level.

On the move, the 2.5-litre turbocharged is surprisingly flexible. The five-speed manual gearbox seems an oversized luxury since the temptation is to get by with just third and fifth gears, so versatile is the engine. On the move it is as quiet as the very quiet BMW petrol cars. This is a sophisticated diesel engine that puts the lie to all the long-held prejudices about noisy, rough diesels.

But it is the 2.8-litre petrol cars that

truly lend credence to BMW's claim that they produce sporting cars for the driving enthusiast. The handling is wonderful, sure and confidence-boosting. Over long, winding German roads the car swept on without *demur*, and on dry, empty autobahns, speeds of well over 120mph could be maintained without raising the heartbeat.

The 525i and 528i SE (which sell for £32,496 on the road) go on sale on April 17, and BMW is clearly confident that would-be owners will be happy to pay a price premium of £1,000 for the touring over the saloon. Further developments of the touring range will arrive in May with the launch of the 520i and 523i, and in August the £44,420 range-topping 540i goes on sale.

The 5 Series saloon has already been acclaimed as one of the best-ever cars of its kind; the touring is a worthy addition to the range. Stylish, brilliantly engineered — and a worry for Audi, Mercedes and Volvo.

Name that tune and your car's CD will play it

Honda's new Civic lets you voice
your choice, reports **Stuart Birch**

Just say the word and the sound of Bach, Brahms or the Beatles will fill the interior of the Honda Civic 5-door.

Honda UK is claiming a world first by putting a voice-activated CD autochanger on new car options list. Call up a basis, and in precisely 8.9 seconds they will be pulsing through the speakers.

The system, which adds about £250 to a standard autochanger, is not a gimmick, says Pioneer, who have designed and produced it. "It's the first of its kind in the world," says Gareth Gibbard,

facturers may also offer Pioneer's CD voice activation system on new models. It will soon be available as an aftermarket fit in Europe. The system is simple to use: the driver programs it by speaking into the microphone, giving names to the CDs that have been loaded. The system will then accept the command: if it does not, a shorter idle must be used.

If a driver develops a cold and the system has difficulty understanding, there is a manual selection facility and the operation is multi-lingual, able to cope with English,

the company's UK automotive sales manager. "We believe it represents a substantial contribution to reducing driver workload, and so will help to make driving safer."

A small microphone that can be used for a hands-free telephone is also placed on the sun visor or door pillar and the driver simply speaks to the speakers.

states the composer, orchestra or singer of choice. For good measure, Honda is also offering the latest SD auto changer with the improved Civic range, and with the voice activation system will also operate with 10 or 12-disc systems.

But all this is just a beginning. Pioneer is already working on follow-up versions that will allow individual track selection, and later this year it is likely that voice activation will allow operation with new-generation compact discs. And, of course, request station changes, volume variation and even added bass or treble," says Hibbard.

He believes other car manu-

facturers will be given a lot of changes, Honda UK director Ken Keir says he believes buyers need more choice. The LS1 model gets added power and is a delight to drive the 1.6 litre, 105 bhp 1.6 ES with air-conditioning and leather upholstery and a new range-topper, the near-40mpg 1.8 VTL.

The taut and agile VTL is very quick, with an engine rev limit of 8,000. But is a shade nifty when cruising quickly and it would be hard to shift into 4th. Of course, fitted with the Pioneer system, I could just say "Madonna" and she would be there in 8.9 seconds, eclipsing all mechanical noise with the strains of *Evita*.

[illegible]